

Central  
Kentucky  
2017-18

# Pathways

Bluegrass Area Agency on Aging and Independent Living



## *The* Resource Guide for Mature Adults & Their Families

Featuring listing  
information for:

Housing, Home Health Care, Medical Supplies,  
Hospice, Transportation, and Medicare

Plus:

Checklists, Definitions, Questions to Ask  
...and much, much more!





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- ◆ Special Needs Trusts
- ◆ Estate Settlement and Probate
- ◆ Guardianship
- ◆ Crisis Planning



Visit us online for Elder Law news, local events, blog articles, and more at [www.bgelderlaw.com](http://www.bgelderlaw.com)



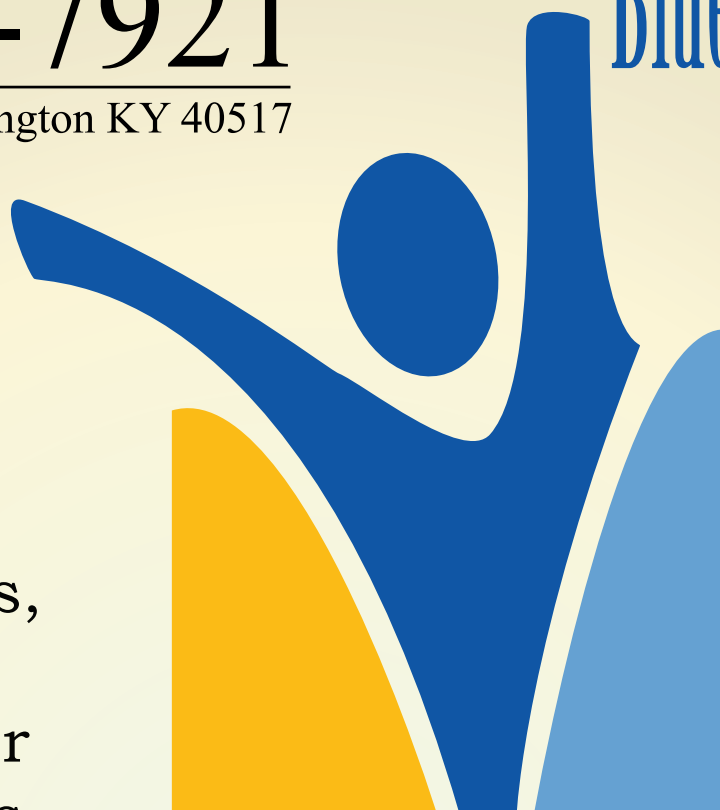
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- Meals
- Homemaking
- In-Home Care
- Legal Assistance
- Home Repair
- Consumer Directed Option (CDO)
- Case Management
- Escort Services
- Respite
- Adult Day Programs
- Senior Employment
- Health and Wellness
- Information and Assistance

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## A Message from the Director of the Bluegrass Area Agency on Aging and Independent Living



**The Bluegrass Area Agency on Aging & Independent Living** (BGAAA&IL) is pleased to provide you with this new edition of the Pathways Guide for Older Adults in the Bluegrass Area. BGAAA&IL is proud to participate in the production of this valuable guide that is distributed throughout Anderson, Bourbon, Boyle, Clark, Estill, Fayette, Franklin, Garrard, Harrison, Jessamine, Lincoln, Madison, Mercer, Nicholas, Powell, Scott and Woodford Counties. It is a comprehensive resource containing reliable information on the wealth of services and resources available to assist older adults, adults with disabilities, their families and caregivers. It provides the information needed to give you "front door" access to find the necessary services and supports to meet an individual's long-term care needs.

The BGAAA&IL is grateful to our community advertising partners who, through their support of the Pathways Guide, made it possible for us to produce this valuable resource at no cost to consumers. We hope you and your family find the information in this Resource Guide useful in meeting your needs. Many in the past decade have found it to be a valuable aid for caregiving and for long-term care planning.

Sincerely,

Celeste Collins  
 Director





**Counties served by The  
Bluegrass Area Agency on  
Aging & Independent Living**

If you are interested  
in advertising in  
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call us...

**1-800-921-9443**

or reach us by e-mail...

[info@seniorimpact.net](mailto:info@seniorimpact.net)

**Other Cities Available!**

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- ☐ St. Louis
- ☐ Chattanooga
- ☐ Lima, Oh.
- ☐ East Central Ohio

## About This Guide

This directory is the most comprehensive listing and explanation of providers and services who cater to the needs of mature adults. It is designed to work for YOU! It takes up little shelf space, yet ties together in an “at your fingertips” format all the services, programs and products most needed by older adults. Information contained herein has been supplied by the organizations and facilities. While the information has been thoroughly cross-referenced and phone verified as of October, 2017, Senior Impact Publications, L.L.C. and the Bluegrass Area Agency on Aging and Independent Living assume no responsibility for omissions or errors. We welcome all updates and corrections.

**This easy-to-use handbook of services for senior citizens  
is most helpful for:**

- Medicare HMO member benefit
- Medicare Consumers
- Family Caregivers
- Physicians
- Medical Service Providers
- Eldercare Attorneys
- Financial Planners
- Human Resource Directors
- Home Health Care Nurses and Aides
- Nursing Home Personnel
- Ministers and Clergy
- Hospital Discharge Planners
- Caseworkers
- Medical Equipment Suppliers
- Managers of Retirement Housing
- Retailers Offering Products or Services Used Primarily by Senior Citizens
- Therapists

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The Pathways Resource Guide  
October, 2017  
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The Guide is available while supplies last at the following locations:

- Bluegrass Area Agency on Aging and Independent Living
- Local Citizens' Centers
- At select advertisers offices.

Advertisers are listed in **bold** in the index and at the beginning of each tabbed section.

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October, 2017  
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 **SENIOR IMPACT PUBLICATIONS, LLC**  
5980 Kugler Mill Rd., Suite 100,  
Cincinnati, Ohio 45236  
**1-800-921-9443** phone  
**(513) 791-8847** fax  
**E-mail: [info@SeniorImpact.net](mailto:info@SeniorImpact.net)**  
**[www.olderadults.net](http://www.olderadults.net)**

**Publisher: Rob Jutze**

**Information Verification: Ali Feighery,**  
Bluegrass Area Agency on Aging &  
Independent Living

**Contributors and Advisors:**

A special thanks to the Bluegrass Area Agency on Aging & Independent Living for their assistance in putting this guide together, and to Sherry Culp and Denise Kennedy of the Nursing Home Ombudsman Agency of the Bluegrass, for providing information about licensed personal care homes, family care homes, and skilled nursing/ nursing facilities in the Bluegrass.



All real estate advertised herein is subject to the Federal Fair Housing Act which makes it illegal to advertise “any preference, limitation or discrimination because of race, color, religion, sex, handicap, familial status or national origin or intention to make such preference, limitation or discrimination.” We will not knowingly accept any advertising for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis.



## Tips for Caregiving

- ☒ Schedule a visit if you have not done so recently.
- ☒ Assess your loved one's situation. In what areas does he or she need help?
  - Is the refrigerator stocked with healthy, appropriate foods?
  - Are there piles of bills or unopened mail?
  - Do friends and neighbors regularly visit your loved one?
  - Is the house clean and well-kept?
  - Is your loved one maintaining a personal care routine?
- ☒ Put financial and legal documents in order:
  - Bank statements and tax returns
  - Social Security, Medicare, and other insurance cards
  - Advance directives, including living will & health care power of attorney
  - Funeral arrangements
  - Birth certificates
  - Durable power of attorney
  - Legal planning documents
  - Insurance policies
- ☒ Ask a friend or relative to check in on your loved one regularly.
- ☒ Save a few vacation or personal days and some money in case of a family emergency.
- ☒ Utilize local services and resources:
  - Home health agencies
  - Senior Centers
  - Adult Day Service Program
  - Homebound meal delivery
  - Senior transportation services
  - Friendly Visitor programs
  - **Geriatric Care Managers:** After determining your loved one's needs, a care manager will locate and manage community resources. Contact the National Association of Professional Geriatric Care Managers: [www.caremanager.org](http://www.caremanager.org) or (520) 881-8008.
  - **National Family Caregiver Support Program:** This program is designed to support caregivers and enhance quality of life through support groups, respite services, financial assistance, and other resources. Contact your local Area Agency on Aging at 1-866-665-7921.
- ☒ Develop a regular system of communication with your loved one.
- ☒ Take care of yourself. Recognize your limitations and be sure your needs are being met.
- ☒ Discuss needs with other family members and ask for help.
- ☒ Attend a support group or educational program in your area.

Information adapted from the following resources:

[www.caregiver.org](http://www.caregiver.org) • [www.alz.org](http://www.alz.org) •  
[www.ec-online.net](http://www.ec-online.net) • UK ElderCare

## General Information & Referral, Community Outreach

An Area Agency on Aging and Independent Living (AAA&IL) is a public or non-profit agency designated by the state to address the needs and concerns of all older adults at the local level. An "AAA" is a generic term.

AAA's were established under the Older Americans Act (OAA) in 1973 to respond to the needs of Americans aged 60 and over in every local community. The services available through AAA's fall into five broad categories:

- Information and access services,
- Community-based services,
- In-home services,
- Housing, and
- Elder rights.

Within each category a range of programs is available.

—National Directory for Eldercare Information and Referral,  
 National Association of Area Agencies on Aging

### **Handy forms and guides in this section:**

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### **Advertisers who offer services that pertain to this section:**

Bluegrass Area Agency on Aging &  
 Independent Living . . . Inside Back Cover

# Primary Information and Referral

## Bluegrass Area Agency on Aging & Independent Living

1-866-665-7921 or (859) 266-1116

699 PERIMETER DR., LEXINGTON 40517

www.bgaaail.org

The Area Agency on Aging is a central point for information about Senior Centers, Adult Day Care, Family Caregiver Support Program, and Homecare services in the 17 counties that comprise the Bluegrass Area Development District. Bluegrass AAA&IL also operates programs serving grandparent caregivers and persons eligible for the Consumer Directed Option (CDO). CDO is a Medicaid waiver program that allows individuals to choose who will provide services as well as how, when and where services will be provided. The Bluegrass AAA&IL can provide information about senior services throughout the state or in other states.

### RESOURCE NUMBERS BY COUNTY

#### Anderson County

##### BLUEGRASS COMMUNITY ACTION

PARTNERSHIP	(502) 695-4290 or (800) 456-6571
COMPREHENSIVE CARE	(502) 839-7203 or (800) 928-8000
HEALTH DEPARTMENT	(502) 839-4551
LIBRARY	(502) 839-6420
SENIOR CENTER	(502) 839-7520

#### Bourbon County

##### COMMUNITY ACTION

COUNCIL	859-987-5277 or (800) 244-2275
COMPREHENSIVE CARE	(859) 987-6127 or (800) 928-8000
HEALTH DEPARTMENT	(859) 987-1915
LIBRARY	(859) 987-4419
SENIOR CENTER	(859) 987-7453

#### Boyle County

##### BLUEGRASS COMMUNITY ACTION

PARTNERSHIP	(502) 695-4290 or (800) 456-6571
COMPREHENSIVE CARE	(859) 236-2726 or (800) 928-8000
HEALTH DEPARTMENT	(859) 236-2053
LIBRARY	(859) 238-7323
SENIOR CENTER	(859) 236-2070

#### Clark County

KENTUCKY RIVER FOOTHILLS DEV. COUNCIL	(859) 624-2046
COMPREHENSIVE CARE	(859) 744-2562 or (800) 928-8000
HEALTH DEPARTMENT	(859) 744-4482
LIBRARY	(859) 744-5661
SENIOR CENTER	(859) 744-3235

#### Estill County

FOOTHILLS COMMUNITY ACTION PARTNERSHIP	(606) 723-4492
COMPREHENSIVE CARE	(606) 723-5128 or (800) 928-8000
HEALTH DEPARTMENT	(606) 723-5181
LIBRARY	(606) 723-3030
SENIOR CENTER	(606) 723-4787

## FAYETTE COUNTY CRISIS/EMERGENCY NUMBERS

Adult Abuse/Domestic Violence	(859) 245-5258 or (800) 752-6200
Ambulance/ Rescue	911
Child Abuse	(859) 245-5258 or (800) 752-6200
Crisis Intervention/Mental Health	(800) 928-8000
Disaster Assistance/ Emergency Management (LFUCG)	(859) 258-3784
Fire Department	911 or 233-0044
Humane Society (Animal Control)	(859) 255-9033
Poison Center	1-800-222-1222
Police-Emergencies Only	911
Rape Crisis	(859) 253-2511
Sheriff's Office	(859) 252-1771
Spouse Abuse (Bluegrass Domestic Violence Program)	1-800-544-2022
Time	(859) 259-2333
Weather	(859) 281-8131

## FAYETTE COUNTY HELP NUMBERS

AIDS Hotline (at the CDC)	(800) 232-4636
Alcoholics Anonymous	(859) 225-1212 or (800) 467-8019
Alzheimer's Association	(859) 266-5283 or (800) 272-3900
AARP	(866) 295-7275 or (888) 687-2277
American Red Cross	(859) 253-1331 or (877) 450-5018
Better Business Bureau	(859) 259-1008 or (800) 866-6668
Bluegrass Domestic Violence Program	(800) 544-2022
Cancer Information Service	(800) 422-6237
Citizens' Advocate	(859) 258-3230
Community Action Council	
17 W. High St.	(859) 233-4600
1913 Georgetown St.	(859) 244-2215
1169 Winburn Dr.	(859) 294-5249
1902 Cambridge Dr.	(859) 246-1192
Consumer Protection Hotline	(888) 432-9257
Cooperative Extension Service	(859) 257-4302
CPR Training/American Red Cross	(859) 253-1331
Crime Stoppers	(859) 253-2020
Diabetes Hotline	(800) 342-2383
Fayette County Health Department	(859) 252-2371
Gamblers Anonymous	(800) 589-9966
Health Kentucky/ Healthcare Access Shelter	(800) 633-8100
Hope Center Homeless Shelter	(859) 252-7881
Human Rights Commission	(859) 252-4931
KY Organ Donor Affiliates	(859) 278-3492 or (800) 525-3456
League of Women Voters	(859) 494-3203
Legal Aid of the Bluegrass	(859) 233-4556
Lex Call	311 or (859) 425-2255
Lexington Fair Housing	(859) 971-8067
Meals on Wheels of Lexington, Inc.	(859) 276-5391



**Mediation Center of KY** (859) 246-2664  
**National Alliance for the Mentally Ill**  
**Lexington** (859) 272-7891  
**Kentucky** (800) 257-5081  
**Nursing Home Ombudsman Agency**  
**(17 County Area)** (859) 277-9215 or (877) 787-0077  
**Operation Read** (859) 254-9964  
**Overeaters Anonymous** (859) 271-4655  
**Parents and Friends of**  
**Lesbians and Gays** (859) 338-4393  
**Salvation Army** (859) 252-7706  
**Substance Abuse Hotline** (855) 774-2383  
**United Way of the Bluegrass 211 Information**  
**and Referral Center** 2-1-1 or (866) 362-6211  
**Utility Complaint Hotline (Public Service**  
**Commission)** (800) 772-4636  
**Volunteers of America** (859) 254-3469

### **Franklin County**

BLUEGRASS COMMUNITY ACTION  
**PARTNERSHIP** (502) 695-4290 or (800) 456-6571  
**COMPREHENSIVE CARE** (502) 223-2182 or (800) 928-8000  
**HEALTH DEPARTMENT** (502) 564-7647  
**LIBRARY** (502) 352-2665  
**SENIOR CENTER** (502) 223-5794

### **Garrard County**

BLUEGRASS COMMUNITY ACTION  
**PARTNERSHIP** (502) 695-4290 or (800) 456-6571  
**COMPREHENSIVE CARE** (800) 928-8000  
**HEALTH DEPARTMENT** (859) 792-2153  
**LIBRARY** (859) 792-3424  
**SENIOR CENTER** (859) 792-3147

### **Harrison County**

COMMUNITY ACTION COUNCIL (859) 233-4600  
**COMPREHENSIVE CARE** (859) 234-6940 or (800) 928-8000  
**HEALTH DEPARTMENT** (859) 234-2842  
**LIBRARY** (859) 234-4881  
**SENIOR CENTER** (859) 234-5801

### **Jessamine County**

BLUEGRASS COMMUNITY ACTION  
**PARTNERSHIP** (502) 695-4290 or (800) 456-6571  
**COMPREHENSIVE CARE** (859) 885-6315 or (800) 928-8000  
**HEALTH DEPARTMENT** (859) 885-4149  
**LIBRARY** (859) 885-3523  
**SENIOR CENTER** (859) 885-9102

### **Lincoln County**

BLUEGRASS COMMUNITY ACTION  
**PARTNERSHIP** (502) 695-4290 or (800) 456-6571  
**COMPREHENSIVE CARE** (606) 365-2197 or (800) 928-8000  
**HEALTH DEPARTMENT** (606) 365-3106  
**LIBRARY** (606) 365-7513  
**SENIOR CENTER** (606) 365-9016

### **Madison County**

FOOTHILLS COMMUNITY ACTION PARTNERSHIP (859) 624-2046  
**COMPREHENSIVE CARE** (859) 623-9367 or (800) 928-8000  
**HEALTH DEPARTMENT** (859) 623-7312  
**LIBRARY - BERA** (859) 986-7112  
**LIBRARY - RICHMOND** (859) 623-6704  
**SENIOR CENTER - BERA** (859) 986-8350  
**SENIOR CENTER - RICHMOND** (859) 623-0474

### **Mercer County**

BLUEGRASS COMMUNITY ACTION  
**PARTNERSHIP** (502) 695-4290 or (800) 456-6571  
**COMPREHENSIVE CARE** (859) 734-5486 or (800) 928-8000  
**HEALTH DEPARTMENT** (859) 734-4522  
**LIBRARY** (859) 734-3680  
**SENIOR CENTER** (859) 734-5185

### **Powell County**

FOOTHILLS COMMUNITY ACTION PARTNERSHIP (859) 624-2046  
**COMPREHENSIVE CARE** (606) 663-2274 or (800) 928-8000  
**HEALTH DEPARTMENT** (606) 663-4360  
**LIBRARY** (606) 663-4511  
**SENIOR CENTER** (606) 663-5981

### **Nicholas County**

COMMUNITY ACTION COUNCIL (859) 289-7172  
**HEALTH DEPARTMENT** (859) 289-2188 or (800) 928-8000  
**LIBRARY** (859) 289-5595  
**SENIOR CENTER** (859) 289-3729

### **Scott County**

BLUEGRASS COMMUNITY ACTION  
**PARTNERSHIP** (502) 863-9403 or (800) 456-6571  
**COMPREHENSIVE CARE** (502) 863-4734 or (800) 928-8000  
**HEALTH DEPARTMENT** (502) 863-3971  
**LIBRARY** (502) 863-3566  
**SENIOR CENTER** (502) 863-4041

### **Woodford County**

BLUEGRASS COMMUNITY ACTION  
**PARTNERSHIP** (502) 695-4290 or (800) 456-6571  
**COMPREHENSIVE CARE** (859) 873-7316 or (800) 928-8000  
**HEALTH DEPARTMENT** (859) 873-4541  
**LIBRARY** (859) 873-5191  
**SENIOR CENTER** (859) 873-8384

## **ADDITIONAL REFERRAL RESOURCES**

These agencies provide information about local services and resources available to seniors. All either provide or refer for advocacy and counseling, information and referral, health screenings and wellness programs, meals, outreach, social activities or transportation.

**AARP** 1-866-295-7275 or 1-866-654-5572  
**TTY** 1-877-434-7598

[www.aarp.org](http://www.aarp.org)

Holds regularly scheduled meetings and provides health, advocacy, social, recreation, volunteer and employment opportunities. Insurance, income tax assistance, more.

**Alzheimer's Association** (859) 266-5283  
**HELPLINE:** 1-800-272-3900  
 GREATER KENTUCKY & SOUTHERN INDIANA CHAPTER, LEXINGTON  
 REGIONAL OFFICE, 465 E. HIGH ST., STE. 200, LEXINGTON 40507  
[www.alz.org/kyin](http://www.alz.org/kyin)

24- hour Helpline, support groups, Medic Alert + Safe Return® program, educational materials and programs. For persons with Alzheimer's or related disorders and their caregivers.

**The Department of Aging and Independent Living** (502) 564-6930

CABINET FOR HEALTH AND FAMILY SERVICES  
 275 E. MAIN ST., FLOOR 3 EE, FRANKFORT 40621  
<http://chfs.ky.gov/dail/>

Office designated as the State Unit on Aging charged with administering the Older Americans Act programs through the Area Agencies on Aging in Kentucky. Administers the Homecare, Personal Care Attendant, Adult Day Care, and Alzheimer's Respite Programs throughout the state, and the Kentucky Family Caregiver Program. Call for information on programs in other states also provided.

**Eldercare Locator** 1-800-677-1116  
<http://www.eldercare.gov>

Dial this number for the names and phone numbers of the Area Agency on Aging within a desirable location anywhere in the United States. This service is available Monday through Friday, 9:00 A.M. to 8:00 P.M. Be prepared with the county, city, or zip code and a brief description of the problem.

**Gay and Lesbian Svcs. Organization** (859) 253-3233  
[www.glso.org](http://www.glso.org)

Provides referrals to community resources, as well as programs and activities designed to educate, enhance and empower the community about GLBTQIA+ issues.

**Jewish Family Services (JFS)** (859) 268-0672  
 1050 CHINOE RD., STE. 112, LEXINGTON 40502  
[www.jewishlexington.org](http://www.jewishlexington.org)

Services primarily focused on the Central Kentucky Jewish community. Services include assessments, crisis intervention, case management, supportive counseling, advocacy, referrals to community resources and family life education.

**Kentucky Assoc. of Senior Services** (859) 305-1900  
[www.kyseniorhelp.com](http://www.kyseniorhelp.com)

1500 LEESTOWN RD., STE. 307, LEXINGTON 40511  
 Not-for-profit organization made up of senior-related professionals providing various services to those age 50+.

**Legal Helpline for Older Kentuckians/ Access to Justice Foundation** 1-800-200-3633  
 LEXINGTON 40508  
<http://www.ajfky.org>

Free legal advice and assistance for senior citizens (age 60 and over). Older Kentuckians and their caregivers can speak to an attorney about legal issues and can receive information and referral on non-legal matters.

**Lexington Senior Center** (859) 278-6072  
 195 WISE LN., LEXINGTON 40503

Information clearinghouse for older persons and their families. Help with health care, housing, financial assistance, advanced care planning, recreational activities, etc. Recreational, social, and educational activities at minimal to no cost. See, *Senior Centers* on Page 9 for other counties.

**Office of Aging Services and Disability Support** (859) 258-3806

LEXINGTON-FAYETTE URBAN-COUNTY GOVERNMENT  
 200 E. MAIN ST., LEXINGTON 40507  
[www.lexingtonky.gov](http://www.lexingtonky.gov)

Identifies, assesses, and coordinates service needs of elders and individuals with disabilities, including any barriers to their ability to successfully age in place. Also participates in community activities in advocating for rights and policies and funding that can enhance the lives of seniors and individuals with disabilities in the Lexington-Fayette County area.

If you see the need for a new service or have ideas on improving existing services, contact the Office of Aging and Independent Living.

**Office of Consumer Protection** (502) 696-5389 or 1-888-432-9257

OFFICE OF THE ATTORNEY GENERAL,  
 700 CAPITAL AVE., STE. 118, FRANKFORT 40601  
<http://ag.ky.gov/civil/comsumerprotection>

Provides consumer education programs, enforces the Consumer Protection Act and other consumer laws, and reviews consumer complaints. Complaints should be submitted in writing.

**United Way 2-1-1 Information and Referral Call Center** 1-866-362-6211 or Dial 2-1-1

100 MIDLAND AVE., STE. 300, LEXINGTON 40508  
[www.uwb.org](http://www.uwb.org)

United Way 2-1-1 is an easy to remember three-digit phone number that connects callers with important services like food, shelter and counseling. Dial 2-1-1 and you'll be connected to trained specialists who can help with food, shelter, employment and other basic needs; support for children, families and seniors; healthcare access; volunteer opportunities; free tax preparation; or when you just don't know who to call. It's free and confidential. For help, call United Way 2-1-1. (This is a phone service; no walk-ins please.)



**University of Kentucky Sanders-Brown  
Center on Aging (859) 323-6040**  
800 S. LIMESTONE ST., 101 SANDERS-BROWN BLDG.,  
LEXINGTON 40536

Provides research, education, and service programs in aging with a strong focus on Alzheimer's Disease research. Educational programs offered to professionals, students, older adults, and their caregivers.

## Senior Activity Centers/Meals

### Senior Activity Centers

Active adults enjoy social, educational and recreational opportunities at these community focal points. A nutritionally balanced noon meal is provided. Reservations required one day in advance for meals and donations are accepted.

### Nutrition Site

The same nutritious noon time meal served at the Senior Centers is provided at some senior housing locations. The Older Americans Act provides funding for this meal for persons 60 and older (reservations are required in advance/donation accepted).

### MEALS PROGRAM

Elder Nutrition Program –Congregate Meals: Persons age 60+ and the spouse of that person, regardless of age, are eligible to participate in congregate nutrition services. Donations accepted; suggested amount varies by center. Meals served at these locations (reservations requested):

ANDERSON COUNTY SENIOR CENTER	(502) 839-7520
BOURBON COUNTY SENIOR CENTER	(859) 987-7453
BOYLE COUNTY SENIOR CENTER	(859) 236-2070
TTY	(859) 238-0120
CLARK COUNTY AGING SERVICES	(859) 744-3235
ESTILLCOUNTY SENIOR CENTER	(606) 723-4787
FAYETTE COUNTY - LEXINGTON SENIOR CENTER	(859) 278-6072
FAYETTE COUNTY - TOWER PLAZE	(859) 258-2445
650 TOWER PLAZA, LEXINGTON 40508	
FRANKLIN SENIOR ACTIVITY CENTER	(502) 223-5794
GARRARD COUNTY SENIOR CENTER	(859) 792-3147
HARRISON COUNTY SENIOR CENTER	(859) 234-5801
JESSAMINE COUNTY SENIOR CENTER	(859) 885-9102
LINCOLN COUNTY SENIOR CENTER	(606) 365-9016
MADISON COUNTY - BERA SENIOR CENTER	(859) 986-8350
MADISON COUNTY - RICHMOND SENIOR CENTER	(859) 623-0474
MERCER COUNTY SENIOR CENTER	(859) 734-5185
NICHOLAS COUNTY SENIOR CENTER	(859) 289-3729
POWELL COUNTY SENIOR CENTER	(606) 663-5981
SCOTT COUNTY SENIOR CENTER	(502) 863-4041
WOODFORD COUNTY SENIOR CENTER	(859) 873-8384

See page 10 for senior center addresses.

### HOME DELIVERED MEALS

#### Ark of Mercy (859) 745-8590

240 WINN AVE., WINCHESTER 40391

The Ark of Mercy Church of God's "Our Daily Bread" program prepares lunches Mon.-Fri. Many lunches are delivered to the homes of people who can't come by for various reasons, i.e. the elderly, sick, bedridden, no vehicle, etc.

#### Elder Nutrition Program (Campus Kitchen in Lexington) 1-866-665-7921

Home-delivered meals are provided to those age 60+ if the person is, by reason of illness or incapacitating disability, unable to attend a congregate site and has no one in the home able to prepare a nutritious meal on a regular basis. Assessment required, waiting list may exist. Call for more information. Serves all counties in Bluegrass region.

#### Home Delivered Meals, Inc. (859) 623-3294

325 UNIVERSITY DR, RICHMOND 40475

Delivers one hot meal Mon.-Fri. to individuals of any age who are unable to prepare meals, within Richmond city limits. Sliding scale fee based on income.

#### Meals on Wheels - Lexington (859) 276-5391

460 EAST MAIN ST., LEXINGTON 40507

Service is provided to homebound persons. A home delivered hot noon meal, breakfast, cereal, milk and juice, and supper snack is provided Monday through Friday from 11 A.M. - 1 P.M. Reasonably priced meals.

#### Meals on Wheels—Georgetown (502) 863-2467

Box 1089, FIRST UNITED METHODIST CHURCH, GEORGETOWN 40324

Delivers hot noontime meal to individuals who are unable to prepare meals, Mon.-Fri. Must live within 5 miles of downtown Georgetown. Costs \$4.25 per day.

#### Moveable Feast Lexington (859) 252-2867

474 SILVER MAPLE WAY, LEXINGTON 40508

[www.feastlex.org](http://www.feastlex.org)

Delivers hot, nutritious meals Mon.-Fri. to people living with HIV/AIDS related illnesses and to patients of Hospice of the Bluegrass, as well as to caregivers and dependents living in the home. Services are free of charge.

## FAYETTE COUNTY CENTERS

### Lexington-Fayette Urban County Government/ Bill House Senior Center (859) 233-0986

PARKS AND RECREATION, 545 SAYRE AVE., LEXINGTON

Center located at the Bell House Mansion. Recreation, travel and cultural activities for senior adults age 60+. Monday Club, Art Class, Piano Lessons, Troubadours-singing group, Chair Yoga, Bodies in Balance Exercise Class, Bridge, Beaus & Belles - hand bell group, Ceramics, Line Dance, Striders Walking Club, Safe Driver Courses and Water Fitness. Travel is offered for day trips and extended day trips, cost for the travel varies. Hours, Mon-Fri., 9 A.M.-4 P.M. This center is located one block from the bus line and is accessible.

### Lexington Fayette Urban County Govt., Div. of Aging Services - Eldercrafters Program (859) 252-1288

498 GEORGETOWN ST., LEXINGTON 40508

Arts and crafts, ceramics, cards and community service projects at Black and Williams community center.

Hours, M-Th., 9:30 A.M.-2:30 P.M., for seniors age 60+. Located on bus route.

### Lexington-Fayette Urban County Government LEXINGTON SENIOR CITIZEN CENTER (859) 278-6072

195 LIFE LN., LEXINGTON 40503

Opportunities for recreation and leisure participation in multi-purpose center for senior adults age 60+. Art classes, arts and crafts, ceramics, water fitness, fitness, table tennis, bingo, card games and china painting. Travel is offered for day trips, motor coach or extended trips, cost varies. Located on the bus route.

SENIOR PROGRAMS AT THE

CHARLES YOUNG CENTER

540 E. THIRD ST., LEXINGTON 40508

Open Mon., Wed. and Fri., 9:15 A.M.-1:15 P.M. to Fayette Co. residents age 60+. Educational seminars, exercise, crafts, open gym for walking and pickle ball.

(859) 246-0281

## SENIOR CENTERS BY COUNTY

### ■ ANDERSON COUNTY

Anderson County Senior Center  
(502) 839-7520

160 TOWNSHIP SQ., LAWRENCEBURG 40342

### ■ BOURBON COUNTY

Bourbon County Senior Center  
(859) 987-7453

11 LEGION DR., PARIS 40361

### ■ BOYLE COUNTY

55 and Alive  
(859) 516-8043

975 HUSTONVILLE RD., DANVILLE 40422

### ■ CLARK COUNTY

Clark County Aging Services  
(859) 744-3235

32 MEADOW ST., WINCHESTER 40392

### ■ ESTILL COUNTY

Estill County Senior Center  
(606) 723-4787

100 GOLDEN CT., IRVINE 40336

### ■ FAYETTE COUNTY

Lexington Senior Center  
(859) 278-6072

195 LIFE LN., LEXINGTON 40502

### ■ FRANKLIN COUNTY

Capitol City Activity Center  
(502) 223-5794

202 MEDICAL HTS. DR., FRANKFORT 40601

### ■ GARRARD COUNTY

Garrard County Senior Center  
(859) 792-3147

153 FARRA DR., LANCASTER 40444

### ■ HARRISON COUNTY

Harrison County Comm. on Aging  
(859) 234-5801

216 OLD LAIR RD., CYNTHIANA 41031

### ■ JESSAMINE COUNTY

Jessamine County Senior Center  
(859) 885-9102

111 HOOVER DR., NICHOLASVILLE 40356

### ■ LINCOLN COUNTY

Lincoln County Senior Center  
(606) 365-9016

100 SENIOR WAY, STANFORD 40484

### ■ MADISON COUNTY

Madison/Berea Senior Center  
(859) 986-8350

214 W. JEFFERSON ST., BERE A 40403

Madison/Richmond Senior Center  
(859) 623-0474

1215 W. MAIN ST., RICHMOND 40475

### ■ MERCER COUNTY

Mercer County Senior Center  
(859) 734-5185

1475 LOUISVILLE RD., HARRODSBURG 40330

### ■ NICHOLAS COUNTY

Nicholas County Senior Center  
(859) 289-3729

147 SCRUBGRASS RD., CARLISLE 40311

### ■ POWELL COUNTY

Powell County Senior Center  
(606) 663-5981

127 PIRATE DR., STANTON 40380

### ■ SCOTT COUNTY

Scott County Senior Center  
(502) 863-4041

800 CINCINNATI PK., GEORGETOWN 40324

### ■ WOODFORD COUNTY

Woodford County Senior Center  
(859) 873-8384

285 BEASLEY DR., VERSAILLES 40383

## TAKE NOTE

Senior activity centers offer a wide range of services. Many offer home delivered meal programs, low cost lunches, support groups, transportation services, information about community resources, social services, counseling, recreational and learning opportunities, exercise classes, and health promotion. Call your local center to find out what services and activities are currently available.





# Transportation

**Rates cited here are accurate at time of publication, but subject to change**

## **Bluegrass Ultra Transit (BUS) 1-800-456-6588**

111 PROFESSIONAL CT., FRANKFORT 40601

[www.bluegrasscommunityaction.org/Pages/bus.html](http://www.bluegrasscommunityaction.org/Pages/bus.html)

Provides public and Medicaid transportation. Covers Anderson, Boyle, Franklin, Garrard, Jessamine, Lincoln, Mercer, Scott and Woodford counties. Some inter-city routes between Lexington and surrounding counties. Passes available- fee per mileage may apply

## **Cardinal Hill Driver Assessment/ Rehabilitation Program**

**(859) 367-7121**

2050 VERSAILLES RD., LEXINGTON 40504

[www.cardinalhill.org](http://www.cardinalhill.org)

## **Federated Transportation**

**Services 1-888-848-0989 or (859) 233-0066**

INFORMATION LINE

**1-800-648-6056**

2308 FRANKFORT CT., 40511

[www.ftsb.org](http://www.ftsb.org)

Public transportation and inter-city service in Bourbon, Harrison and Nicholas co's. Medicaid transportation for Bourbon, Clark, Estill, Fayette, Harrison, Madison, Nicholas and Powell counties. Mileage fee.

## **Independent Transportation**

**Network – ITNBluegrass (859) 252-8665**

1206 N. LIMESTONE ST., LEXINGTON 40505

[www.itnbluegrass.org](http://www.itnbluegrass.org)

24/7 door-through-door transportation for people 60+ and adults with visual impairment in Fayette, northern Jessamine and Woodford counties. Membership required. Fees include annual \$50 membership fee, \$3.50 pick-up fee (per ride) and \$1.60/mi.

## **Kentucky River Foothills Transportation - Foothills Express 1-800-819-7083 or (859) 624-2046**

309 SPANGLER DR., RICHMOND 40475

[www.foothillscap.org](http://www.foothillscap.org)

Public transportation for Clark, Estill, Madison and Powell counties.

## **Lextran**

TRANSIT CENTER

**(859) 253-4636**

109 WEST LOUDON AVE., LEXINGTON 40508

[www.lextran.com](http://www.lextran.com)

Public transportation for Lexington.

## **Harrodsburg Transportation Co.**

**(859) 734-9944**

532 JOSEPH DR, HARRODSBURG 40330

## **Medicaid Transportation**

**1-888-941-7433**

Medicaid covers medically necessary transportation to and from Medicaid-covered service for some members. If the member or someone in the household has a vehicle, they must provide documentation of why they can't use that vehicle. Rides must be scheduled at least 3 days in advance.

## **Rides In Sight**

**1-855-607-4337**

Information and referral service for transportation.

## **Rural/Metro**

### **Ambulance**

**(859) 225-8421 or 1-800-325-0716**

1135 VERSAILLES RD., LEXINGTON 40508

Emergency transportation. Can take a person on a stretcher to a non-emergency medical appointment.

## **Senior Transportation**

**Services (859) 233-4600 or 1-800-244-2275**

COMMUNITY ACTION COUNCIL

710 W. HIGH ST., P.O. BOX 11610, LEXINGTON 40508

Provides vouchers for trips on Wheels to and from medical appointments. Must qualify for a Wheels card, have income within 150% of poverty guidelines and be age 60+. Fayette County only.

## **“AGING” WEBSITES**

**[www.bgaail.org](http://www.bgaail.org)**

Bluegrass Area Agency on Aging & Independent Living

**[www.aarp.org](http://www.aarp.org)**

AARP

**[www.leadingage.org](http://www.leadingage.org)**

Leading Age

**[www.alz.org](http://www.alz.org)**

The Alzheimer's Association

**[www.asaging.org](http://www.asaging.org)**

American Society on Aging

**[www.aoa.gov](http://www.aoa.gov)**

U.S. Administration on Aging

**[www.dhhs.gov](http://www.dhhs.gov)**

U.S. Department of Health and Human Services

**[www.ncoa.org](http://www.ncoa.org)**

National Council on Aging

**[www.justiceinaging.org](http://www.justiceinaging.org)**

Justice in Aging

**[www.roadscholar.org](http://www.roadscholar.org)**

Elderhostels

**[www.SeniorImpact.net](http://www.SeniorImpact.net)**

For online version of Pathways and other information for seniors

**[www.seniornet.org](http://www.seniornet.org)**

SeniorNet

**[www.spry.org](http://www.spry.org)**

Setting Priorities for Retirement Years

**[www.ssa.gov](http://www.ssa.gov)**

Social Security Admin.

**[www.thirdage.com](http://www.thirdage.com)**

Third Age Media

**[www.elderweb.com](http://www.elderweb.com)**

Deals with issues of importance to older adults

**[www.ombuddy.org](http://www.ombuddy.org)**

Nursing Home Ombudsman



**Wheels–Bluegrass Area Chapter (859) 233-3433**  
**ASSESSMENT PROGRAM 1-877-232-7433**  
 AMERICAN RED CROSS, 1450 NEWTOWN PIKE, LEXINGTON 40511

Wheelchair lift equipped mini-buses for those with a disability, which prevents them from riding LexTran. You must fill out an application and be registered with the Red Cross Wheels Office. Disability must be documented by a physician or social service agency. Reservations must be made 24 hours in advance. Operating Mon.- Sat., 5:00 A.M. - 12:00 A.M. and Sun. 5:00 A.M.- 9:00 P.M. \$1.60 – \$2.00 per one-way trip.

### HANDICAPPED PARKING

#### Handicapped Parking Card

ANDERSON COUNTY	(502) 839-3041, option 1
BOURBON COUNTY	(859) 987-2142
BOYLE COUNTY	(859) 238-1110
CLARK COUNTY	(859) 745-0280, option 1
ESTILL COUNTY	(606) 723-5156
FAYETTE COUNTY	(859) 253-3344, option 1
FRANKLIN COUNTY	(502) 875-8702
GARRARD COUNTY	(859) 792-3071
HARRISON COUNTY	(859) 234-7130
JESSAMINE COUNTY	(859) 885-4161
LINCOLN COUNTY	(606) 365-4570
MADISON COUNTY	(859) 624-4703, option 1
MERCER COUNTY	(859) 734-6310
NICHOLAS COUNTY	(859) 289-3730
POWELL COUNTY	(606) 663-6444
SCOTT COUNTY	(502) 863-7875
WOODFORD COUNTY	(859) 873-3421

Available in your county clerk's office. You must have a disability form from your physician.

#### Handicap Parking Permit (859) 253-3344, option 1

FAYETTE COUNTY CLERK  
 162 EAST MAIN ST., LEXINGTON 40507  
[www.fayettecountyclerk.com/web](http://www.fayettecountyclerk.com/web)

(forms are also available on this web page)

These permits and/or license plates are available for anyone who has lost the use of a leg or arm, is blind, or has a severe respiratory ailment. A physician must sign the application form. The permit must be displayed in your car or in the car in which you are riding. You may then park in a regular parking space for an extra two hours or in a handicapped parking space. All handicap placards are free although it is \$21.00 for a license plate.

### ROUTINE AMBULANCE TRANSPORT

Some people need professional assistance in getting to surgical or therapy sessions, chemo treatments, etc. Private ambulance services are available to meet this need. Always check with your physician/hospital for service.

#### Independent Ambulance Services

AMR - American Medical Response . . . .(859) 275-1113  
 Woodford County Emergency Med . . . .(859) 873-8161  
 Georgetown Ambulance Services . . . .(502) 863-7841  
 Woodford County Ambulance . . . . .(859) 873-8057  
 Scott County Ambulance . . . . .(502) 863-7841

#### Most Services Offer:

- 24 hour/7 day service
- Family member or friend can ride along
- Direct billing for Medicare/Medicaid and secondary insurance
- Stretcher service. Not all are wheelchair equipped.

#### Average Costs (base)

- Rates are usually quoted base cost plus additional charge per mile. Ask for exact quotes for your needs. Ask for all available discounts.
- Most services accept Medicare, Medicaid and other insurance assignment.
- Some services are better than others in explaining and pursuing Medicare covered charges. Know your rights and always shop for best price and terms from at least two services.
- Services will bill Medicare, Medicaid, secondary insurance carriers.

**Most will bill patients for charges not covered by Medicare, Medicaid and secondary insurance.**

#### Medicare's Definition of Stretcher Acceptable Patient

- Cannot sit up in a wheelchair safely
- Cannot walk with assistance
- Must be bed confined 18 hrs. before and after transport

#### Medicare Covers:

- Stretcher service to hospital and some out-patient hospital procedures
- Discharge to home or skilled nursing center
- Transport only up to 25 miles

#### Medicare Does Not Cover:

- Any wheelchair transport
- Transport to doctor's office
- Transfer from one hospital to another if needed service is available at existing hospital

#### Medicaid Covers:

- Same services as Medicare plus wheelchair transport with doctor's prior authorization
- Stretcher service to doctor's office with doctor's authorization



## TAKE NOTE

### Living Trusts vs. Wills

The Federal Government allows a couple to pass all or a portion of their estate to heirs tax free. These amounts change, so check with your financial advisor for current amounts. This can be accomplished with either a professionally prepared will or a living trust – depending on the circumstances.

Living trusts can be an effective estate planning tool but they are not needed by everyone. Funding a trust means transferring assets such as your home, car or bank accounts into the legal entity (trust) from your own name. Assets then are owned by the trust – not yourself. You or someone you designate then administers the trust as the trustee. If you name yourself as trustee, you still retain total control of those assets in the trust.

Unlike a will, the use of which alone still requires probate at death, a living trust is executed during a person's lifetime. You can administer your own trust, and upon your death or incapacitation, a named successor trustee will assume management. This prevents probate and/or the need to apply for guardianship or conservatorship. There are both changeable and non-changeable (revocable and non-revocable) trusts, each of which have differing effects on taxes and government benefits.

Any tax deferred accounts, such as an IRA or 401(k), should not be placed in trust. The IRS considers this a taxable distribution and will charge you taxes and a 10% penalty.

### Considerations:

- | Living Trust   | Simple Will   |
|--|---|
| • Can distribute my estate according to my wishes.   | • Can effectively accomplish the same with joint ownership and designation within a will.   |
| • A living trust allows for effective tax planning strategies with the maximum level of control.   | • There are many strategies which can be used to reduce or eliminate federal and state taxes with or without a living trust.                                      |
| • Avoid probate and/or attorney fees associated with probate.  | • You can hold property in joint names or Payable at Death accounts. Assets with named beneficiaries also avoid probate.  |
| • Probate is expensive and slow. Files are open to the public. Wills can be challenged by heirs who are legally entitled to notice of distribution.              | • It depends on the complexity of your estate. Trust administration can also be expensive, slow, and complex. Very few people actually go to court to read files. |
| • No cut-off for creditors to file claims.   | • No claims can be filed after one year.  |
| • Avoids probate in each state in which property is owned.   | • Your will must be validated by the probate court in each state in which you own property.   |
| • A named successor trustee assumes management upon your incapacitation without the need to petition the court to name a conservator to act for you.             | • Provides a safeguard against a dishonest heir or trustee. Probate court requires strict accounting and closely supervises estate administration.                |
| • If your life insurance policy is owned by the trust, and your estate is worth more than the allowable limit, the trust will have to pay taxes on the proceeds. | • Life insurance proceeds are not taxable to an individual while that individual is living.   |
| • Guardianship is avoided in the event of incapacity.  | • A Durable Power of Attorney can accomplish the same thing without incurring the expense of setting up a Living Trust or having to fund it.                      |
| • Generally simpler and less time consuming than probate.  |   |

# Consumer Help & Information

## Handy forms and guides in this section:

- Living Trusts vs. Wills . . . . .13  
 Living Will Directive Form . . . . .29

## Advertisers who offer services that pertain to this section:

### Legal Services

- Bluegrass Elderlaw . .19, Inside Front Cover  
 Elderlaw Lexington/  
 McClelland and Associates .19, Back Cover

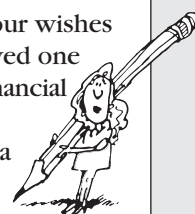
### Funeral Preplanning

- The Lexington Cemetery . . . . .27  
 Milward Funeral Directors . . . . .27

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## TAKE NOTE

You need two documents to help protect your wishes or to assume responsible caregiving for a loved one – a general durable power of attorney (for financial and legal) and a State of Kentucky Living Will Directive (which combines a living will and a durable power of attorney for health care).



Some doctors and hospitals may be reluctant to follow a patient's living will orders. It's important to tell your doctor, executor, guardian, family and close friends that you have these documents and where they are located. Make sure all copies are signed and notarized.

## Road and Weather Information

Highway Patrol  
 1-866-737-3767



## Discount Programs

**See also** *Education & Leisure, Utilities Assistance and Hospital Membership Programs.*

Many businesses and restaurants offer senior citizen discounts, special shopping hours and incentive programs and/or clubs. Most arts and entertainment events also offer special rates for seniors. All hospital adult membership programs offer discounts on medical and pharmaceutical supplies.

### GENERAL

**AARP** MEMBERSHIP INFORMATION **1-888-687-2277**

[www.aarp.org](http://www.aarp.org)

AARP card offers those age 50+ discounts on hotel accommodations, restaurants, car rentals, insurance and prescription medications. Free tax advice Feb.-April.

### FISHING AND HUNTING LICENSES

**1-800-858-1549**

[fw.ky.gov](http://fw.ky.gov)

Kentucky residents age 65+ may hunt and fish for an annual \$5 fee. Social Security number required.

### PARKS ADMISSIONS

**America the Beautiful**

**Land Pass** **1-888-ASK-USGS, option 3**

[www.nps.gov/fees\\_passes.htm](http://www.nps.gov/fees_passes.htm)

Good for discounts on federal park services.

**Kentucky State Parks** **1-800-255-7275**

[www.parks.ky.gov](http://www.parks.ky.gov)

Discount on camping and lodging for those age 62+.

## Safety and Security

**See also** *Education and Telephone Reassurance.*

**AARP Driver Safety** **1-888-687-2277**

[www.aarp.org](http://www.aarp.org)

Classes alert older drivers to changes in traffic, changing physiology, and current rules and regulations. Insurance discounts offered for completing course.

**Better Business Bureau of Central Kentucky** **(859) 259-1008 or 1-800-866-6668**

1390 OLIVIA LN., STE. 100, LEXINGTON 40511

[www.bluegrass.bbb.org](http://www.bluegrass.bbb.org)

Provides reliability reports on local and national businesses and charities, as well as information on a wide variety of consumer topics. Complaints about local or national business practices should be in writing or filed on the Internet. Complaint mediation and arbitration services available. Access information 24 hours a day with a touch-tone phone or on the web site. Office hours: Mon. - Fri., 8:30 A.M. - 5:00 P.M.

**National Park Services** **(513) 684-3262**

U.S. DEPARTMENT OF INTERIOR - AMERICAN SENIOR PASS

WILLIAM HOWARD TAFT SITE

2038 AUBURN AVE., CINCINNATI, OH. 45219

[www.nps.gov](http://www.nps.gov)

Free admission to federally operated parks, monuments, historic sites, recreation areas and wildlife refuges after payment of one \$80 lifetime fee. Obtainable in person only to those age 62+ in most federally operated recreation sites. May allow 50% discount on boat launching and camping fees. Does not apply to non-federal parks. \$20 annual pass.

### County PVA Offices:

ANDERSON COUNTY	<b>(502) 839-4061</b>
BOURBON COUNTY	<b>(859) 987-2152</b>
BOYLE COUNTY	<b>(859) 238-1104</b>
CLARK COUNTY	<b>(859) 745-0250</b>
ESTILL COUNTY	<b>(606) 723-4569</b>
FRANKLIN COUNTY	<b>(502) 875-8780</b>
GARRARD COUNTY	<b>(859) 792-3291</b>
HARRISON COUNTY	<b>(859) 234-7133</b>
JESSAMINE COUNTY	<b>(859) 885-4931</b>
LINCOLN COUNTY	<b>(606) 365-4550</b>
MADISON COUNTY	<b>(859) 623-5410</b>
MERCER COUNTY	<b>(859) 734-6330</b>
NICHOLAS COUNTY	<b>(859) 289-3735</b>
POWELL COUNTY	<b>(606) 663-4184</b>
SCOTT COUNTY	<b>(502) 863-7885</b>
WOODFORD COUNTY	<b>(859) 873-4101</b>

**Bluegrass Crime Stoppers** **(859) 253-2020**

<http://bluegrasscrimestoppers.com/>

24-hour hotline to report crimes and info about a crime that you can help resolve, and be rewarded. All calls are anonymous.

**Crime Victims Compensation - Kentucky Claims Commission** **(502) 573-2290**

130 BRIGHTON PARK BLVD., FRANKFORT, KY. 40601

[www.cvcb.ky.gov](http://www.cvcb.ky.gov)

Makes awards for medical and funeral expenses (up to \$5,000), lost wages, lost support and psychological counseling for innocent victims of crime. Maximum award per claimant is \$25,000.

# Finances and Estate Planning

## CREDIT COUNSELING & FINANCIAL HELP

**Apprisen (formerly Consumer Credit Counseling Service of Central Kentucky)** **1-800-355-2227 or (859) 259-9999**  
2265 HARRODSBURG ROAD, STE. 303, LEXINGTON 40504  
www.apprisen.com

Nonprofit agency provides financial counseling and education. Debt Management Program combines unsecured debt into one monthly payment to lower interest rates and stop fees. Appointments available face to face, by phone or internet.

**Cooper & Associates** **(859) 224-0764**  
2333 ALEXANDRIA DR., LEXINGTON 40504

**Free Credit Report** **1-877-322-8228**  
COMPLETE THE "ANNUAL CREDIT REPORT REQUEST FORM" AND  
MAIL TO: ANNUAL CREDIT REPORT REQUEST SERVICE,  
PO BOX 105283, ATLANTA, GA 30348-5283  
www.annualcreditreport.com

Each consumer reporting company (Equifax, Experian, and TransUnion) is required to provide you with a free copy of your credit report once every 12 months, if you ask for it. It is important to check your credit report for a number of reasons, especially to make sure the information on your report is accurate and that you are not a victim of identity theft. Make a request over the Internet or by calling.

**Ridgewood, Ltd.** **(859) 233-3056**  
628 N. BROADWAY, SUITE 203, LEXINGTON 40508  
Bonded financial service offering budget planning, bill verification, checkbook balancing and more.

## ESTATE PLANNING

Wills and living trusts should be set up by an attorney.

**Bluegrass Elderlaw, PLLC** **(859) 281-0048**  
120 N. MILL ST., STE. 201, LEXINGTON 40507  
www.bgelderlaw.com

Bluegrass Elderlaw, PLLC is a legal practice which addresses the planning and implementation issues of becoming elderly, dealing with disability and handling death transfers. The practice areas include: Medicaid benefits planning, Medicaid applications, estate planning (wills, trusts, powers of attorney, living wills), guardianship and estate settlement.

**Fayette County Bar Association** **(859) 225-9897**  
LAWYER REFERRAL SERVICE  
www.fcba.com  
Attorney referral. There are no special discounts associated with this service, so be sure to discuss fees when you first contact the attorney. 8:30 A.M. – 4:30 P.M.

**Elderlaw Lexington - McClelland & Associates, PLLC** **(859) 543-0061 or 1-800-773-4040**  
1795 Alysheba Way, Ste. 2102, Lexington 40509

## ■ TERMS

### Beneficiary Designated Assets

Assets managed by a third party which passes to designated individuals, e.g. life insurance policies, annuities, retirement assets (401K, IRAs) or with no designation, defaults to the estate.

### Estate Tax

Tax applied by Federal Government to estates over the applicable monetary threshold.

### Inheritance Tax

Tax applied by State of Kentucky on the right to receive property. Imposed based on family relationship to decedent.

### Irrevocable Trust

An irrevocable gift of assets to a third party trustee for the benefit of someone other than yourself. Gifts over annual federal gifting limit consumes a portion of the federal uniform gift allocation but no tax is imposed until the monetary threshold is reached. Used to reduce the size of an estate, provide liquidity or protect assets from Medicaid eligibility with a 5 year look back.

### Joint Tenancy

Two or more people own or hold title to an asset, real or personal property, with right of survivorship. If held with right of survivorship, probate is avoided until the death of the last joint tenant. (There are pros and cons of joint tenancy which should be discussed with an attorney).

### Living Trust

Allows you to transfer ownership of property and assets to a trust which is administered by someone you appoint, including yourself. There are both changeable and non-changeable (revocable and irrevocable) trusts, each of which have differing effects on taxes and government benefits.

### Medicaid Trust

A legal document that protects assets if you are confined to a nursing home and will apply for Medicaid.

### Payable Upon Death (POD) or Transfer Upon Death (TOD)

A beneficiary designation applied to a banking or investment account transferring the account to the named beneficiaries outside the probate process. Subject to estate and inheritance taxes.



## Probate

Court proceeding which arranges for resolution of all legal and financial matters of the deceased. Title and asset changes are made according to the wishes in a valid will, or according to state directives in the absence of a will. Probate takes an average of six to 24 months. Expenses include attorneys fees, court costs, tax assistance, asset appraisals and sometimes bond premiums (5-15% of estate value). Information is public record. Proceedings are required in every state in which property is owned. (Ways to avoid probate include joint ownership of all assets such as bank accounts, IRAs, life insurance, and/or house mortgage. These all go into probate, however, upon the death of the second spouse).

## Revocable Living Trust

Allows you to transfer ownership of assets to a trust which is administered by someone you appoint, including yourself and provides for successor trustees without court intervention. Often used as a planning tool. Can be changed at anytime before your death. Allows you to designate who will receive your assets and who will manage and distribute them after your death or disability outside the probate process. Provides no asset protection from Medicaid requirements and is subject to estate and inheritance taxes.

## Springing Power of Attorney

A clause in a legal document which deals with an “only if” course of action. (i.e. in the event that I am unable to manage my own financial and general affairs, then...)

## Unlimited Marital Deduction

No estate taxes are imposed on surviving spouse regardless of size of estate. However, estate tax can be imposed at the time of death of the surviving spouse depending on the size of the estate.

## Will

A legal document which declares how you want your assets distributed after your death, and appoints a personal representative to execute those wishes.

## ■ TERMS & INFORMATION RELATING TO THE CARE OF ANOTHER PERSON

### Advance Directives

Allows you to express your wishes in advance. Lets physicians and others know what medical treatments are acceptable in the event of terminal illness. Living Will directives support the Durable Power of Attorney for Health Care. Advance planning is extremely important for these complex decisions. Consult with your attorney.

### Conservatorship

Created voluntarily at the request of a physically infirm, but competent, adult to place his property or person under court supervised management.

## Durable General Power of Attorney

Gives power to another to make legal or financial decisions such as check cashing, banking needs, filling out tax forms, etc. if you are unable to do so. Must state specifically that it is a durable power that remains in effect beyond your disability. The powers can be narrow or broad. You should not use a form to assign powers of attorney. Such forms are often flawed and may not be legally binding. Use an attorney or call Legal Aid of the Bluegrass, (859) 233-4556.

## Durable Power of Attorney for Health Care

Gives power to another to make medical and personal decisions if you are unable to do so. Must state specifically that it is a durable power that remains in effect beyond your disability. Its provisions are broader than a Living Will which are limited to life and death medical care. They are important companion documents.. A simple form can be obtained by calling (502) 564-8100, ext. 499.

## Guardianship

Appointed by the court only after a jury trial has been held to determine mental competency based on medical evidence by a physician and a psychiatrist, and testimony of a social worker. The person whose competency is in question, the “Respondent” is required, if able, to appear in court. Upon adjudication of incompetence, the “Ward”, is appointed a guardian or a limited guardian and a conservator. An individual or the State may be appointed. The effect of a finding on incompetency is the removal of all or part of the ward’s adult rights. (The law refers to this a being “disabled”).

## Living Will

See *Advance Directives*.

## Patient’s Rights

Should be prominently posted in the facility. Entitles residents to the highest quality of care with dignity, respect, full information about fees, charges and the right to privacy.

## Representative Payee

Person designated by the Social Security or Veterans’ Administration to receive benefit checks on behalf of another person. For example, a check for John Smith is paid to Lucy Jones. (Lucy must be able to provide a full accounting of her use of the money on behalf of John if requested to do so). The designation may be altered by requesting a change at the SSA or VA office.

## Springing Power of Attorney

A clause in a durable power of attorney which permits the attorney-in-fact or agent to act “only if” certain events have taken place.

**TAXES**

Many tax returns are filed by, or on behalf of, individuals who **are not required to file**. If earned income is below a certain level, single individuals and couples age 65+ may not have to file. Some exceptions apply. Call the IRS at 1-800-829-1040.

**Homestead Exemption - Property Valuation Administrator** (859) 246-2722  
101 E. VINE ST., SUITE 600, LEXINGTON 40507  
<http://www.fayettepva.com>

The Homestead Exemption is available to homeowners age 65+ or those who are disabled. Applicants must own and maintain the home as their primary residence and cannot have a similar exemption on any other property. For 2017, the exemption is \$37,600. In order to receive the exemption, applicants must complete a one-page application and provide proof of eligibility. Visit the website above to learn more about what documents can prove eligibility and to print the application. You may call the PVA Office to request an application or more information.

**Internal Revenue Service 1-800-829-1040**

TAX COUNSELING FOR THE ELDERLY (TCE)  
VOLUNTEER INCOME TAX ASSISTANCE (VITA)  
<http://www.irs.gov>

Annual tax counseling services (available late January through April 15) are provided throughout Lexington and surrounding counties. Trained volunteers provide free tax help to senior citizens and low- to moderate-income people. Watch the newspaper or call the IRS or 1-888-AARP-NOW for the site nearest you. Information on TCE and VITA tax preparation sites are available beginning late January. In Fayette and surrounding counties call 2-1-1 for tax preparation assistance.

**Kentucky Income Tax Assistance**

[www.revenue.ky.gov](http://www.revenue.ky.gov)  
LEXINGTON (502) 564-4581  
LOUISVILLE (502) 595-4512

**Proactive Wealth Management (859) 687-0324**

176 PASADENA DR., BLDG. 2, LEXINGTON 40503  
[www.retireky.com](http://www.retireky.com)

**Veteran Services**

**Am Vets of Kentucky** (502) 459-5144  
1330 ELLISON AVE., LOUISVILLE 40204  
[www.amvetsofky.org](http://www.amvetsofky.org)

Helps veterans and their families apply for and advocate for benefits and VA hospital services.

**Department of Veteran Affairs** 1-800-827-1000  
VA REGIONAL OFFICE,  
321 W. MAIN ST., STE. 390, LOUISVILLE, KY. 40202  
[www.va.gov](http://www.va.gov)

**Kentucky Department of Veteran Affairs** 1-800-572-6245 or (502) 564-9203  
111B LOUISVILLE RD., FRANKFORT 40601  
[veterans.ky.gov](http://veterans.ky.gov)

**Lexington Veterans Affairs Medical Center** (859) 233-4511  
1101 VETERANS DR., LEXINGTON 40502  
[www.lexington.va.gov](http://www.lexington.va.gov)

Supportive services, in-patient and out-patient treatment to eligible veterans for medical, surgical, and psychiatric illnesses, including hospital based, home care, supportive care for terminally ill patients, extended care and nursing home care, in-patient respite program, and inpatient care for patients with dementia or Alzheimer's disease. Geriatric Program specializes in evaluation, multi-disciplinary treatment and rehab techniques, and education of patient and family.

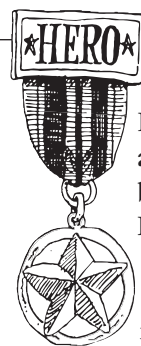
**National Association for Black Veterans** 1-877-622-8387

**Thomson-Hood Veterans Center** (859) 858-2814 or 1-800-928-4838  
100 VETERANS DR., WILMORE 40390

This long-term care facilities for veterans provides skilled nursing and rehabilitation.

**Vet Center** (859) 253-0717  
1500 LEESTOWN RD., STE. 104, LEXINGTON 40511

Readjustment counseling for all combat veterans. Counseling available for male and female veterans who experienced sexual trauma while in the military. Works with the Veterans Administration regarding benefits.

**How do I get my medals?**

If you are due medals for acts of honor and bravery, you can have them issued by sending the request on Standard Form 180, Request Pertaining to Military Records. If you can't get a copy of Form 180, type or handwrite a request including your full name, signature, branch of service, service ID or Social Security number, dates of service, and a copy of your discharge papers.

Write to: National Personnel Records Center, Military Personnel Records, 1 Archives Dr., St. Louis, MO 63138

call for all services, (314) 801-0800

or fax to, (314) 801-9195

or visit [vetrecs.archives.gov](http://vetrecs.archives.gov)

# Advocacy, Legal & Self Empowerment

## GOVERNMENT INFORMATION

### Federal Information Center 1-800-333-4636

[www.usa.gov](http://www.usa.gov)

Phone prompts provide information on:

#1 LIBRARY OF RECORDED MESSAGES

#0 TO SPEAK TO AN INFORMATION SPECIALIST

## ADVOCACY

### Consumer Protection

#### Division (502) 696-5389 or 1-888-432-9257

OFFICE OF ATTORNEY GENERAL

CAPITAL STE. 118, 700 CAPITOL AVE., FRANKFORT 40601

[www.ag.ky.gov](http://www.ag.ky.gov)

Responsible for mediating and investigating consumer complaints and providing consumer education programs. All complaints must be in writing. Complaint form may be obtained by calling or writing the office. Senior Citizens' Workshops on consumer rights of the elderly and how to avoid becoming a victim of fraud are available by contacting the Consumer Protection Division.

### Bluegrass Aging Consortium 1-866-665-7921

The Bluegrass Aging Consortium is a group of individuals and professionals interested in all issues related to aging. It meets the 1st Tuesday of each month for networking and information sharing. Contact [adrc@bgadd.org](mailto:adrc@bgadd.org) for more information.

### Citizen's Advocate Ombudsman Office

(859) 258-3230

4TH FL., GOVERNMENT CENTER, RM., 441,

200 EAST MAIN ST., LEXINGTON 40507

[www.lexingtonky.gov](http://www.lexingtonky.gov)

Created in the Urban County Government Charter to provide citizens an ombudsman or independent agent with the government to provide citizens a remedy for grievances towards the Urban County Government, its agencies or employees.

### Kentucky Department of Financial Institutions

1-800-233-2579

1025 CAPITAL CENTER DR., STE. 200, FRANKFORT 40601

[kfi.ky.gov](http://kfi.ky.gov)

### Kentucky Protection & Advocacy

(502) 564-2967 or 1-800-372-2988

100 FAIR OAKS LN., FRANKFORT 40601

[www.kypa.net](http://www.kypa.net)

Federally mandated Protection and Advocacy Systems in each state provide protection of the rights of persons with disabilities through legally based advocacy.

### Kentucky State Health Insurance Assistance Program (SHIP)

1-866-516-3051

LEGAL AID OF THE BLUEGRASS, 300 EAST MAIN ST., STE. 110,  
LEXINGTON 40507

Provides phone information, counseling and education about Medicare and other insurance.

Prescription drug discounts and insurance planning.

### Nursing Home Ombudsman Agency of the Bluegrass, Inc. (NHOA)

(859) 277-9215

[www.ombuddy.org](http://www.ombuddy.org)

1530 NICHOLSAVILLE RD., LEXINGTON 40503

### Senior Pride Initiative

<http://seniorprideinitiative.com>

Our goal is to improve the quality of life for LGBTQ people in Central Kentucky by raising awareness of the unique issues and needs they may face in aging. Hosts an annual conference and engages in advocacy.

## LEGAL RESOURCES

### Adult Protective Services

(502) 564-7043

ABUSE INTAKE LINE:

1-800-752-6200

ADULT PROTECTION BRANCH

KENTUCKY DEPARTMENT OF COMMUNITY BASED SERVICES

[chfs.ky.gov/dcbs/dpp/adult+safety+branch.htm](http://chfs.ky.gov/dcbs/dpp/adult+safety+branch.htm)

Kentucky law requires you to report suspected cases of adult abuse, neglect, or exploitation. Also report adults if you have a concern about their welfare, safety, or ability to care for themselves. See page 32 for more details.

### Bluegrass Elderlaw, PLLC

(859) 281-0048

120 N. MILL ST., STE. 201, LEXINGTON 40507

[www.bgelderlaw.com](http://www.bgelderlaw.com)

Bluegrass Elderlaw, PLLC is a legal practice which addresses the planning and implementation issues of becoming elderly, dealing with disability and handling death transfers. The practice areas include: Medicaid benefits planning, Medicaid applications, estate planning (wills, trusts, powers of attorney, living wills), guardianship and estate settlement.



**Consumer Protection Division of  
Attorney General** (502) 696-5389  
CAPITAL STE. 118, 700 CAPITAL AVE., FRANKFORT 40601  
www.ag.ky.gov

Assists consumers with complaints of unfair, false,  
misleading or deceptive business practices.

**Elderlaw Lexington - McClelland &  
Associates, PLLC** (859) 543-0061 or 1-800-773-4040  
1795 ALYSHEBA WAY, STE. 2102, LEXINGTON 40509

**Fayette County Bar Association** (859) 225-9897  
LAWYER REFERRAL SERVICE  
www.fcba.com

Up to 3 free referrals to attorneys who are qualified to  
handle your legal problem. No discounts are  
associated with this service, so be sure to discuss fees  
when you first contact the attorney. Operated by the  
Fayette County Bar Association. Call 8:30 A.M.-4:30 P.M.

**Lexington Fair  
Housing Council** (859) 971-8067 or 1-866-438-8617  
207 E. REYNOLDS RD., LEXINGTON 40517

Investigates complaints of discrimination related to  
housing, homeowners or renters insurance, and  
mortgage financing. The council investigates complaints  
statewide and does not charge for its services.

(Continued on Page 20)





Our firm focuses on counseling aging clients and special needs families regarding asset protection, guardianship, special needs planning and public benefits.

**ROBERT L. McCLELLAND, J.D., L.L.M., C.E.L.A.**  
National Academy of Elder Law Attorneys Member  
Special Needs Alliance Member  
Kentucky Guardianship Association President  
Private Special Needs Trustee  
Past Chair of Kentucky Bar Association's Elder Law Section

**MARK MADDOX, J.D.**  
National Academy of Elder Law Attorneys Member

**RICHARD DAWAHARE, J.D.**  
National Academy of Elder Law Attorneys Member

Legal Counseling for Elders  
Eldercare Planning  
Nursing Home Planning  
VA Benefits Planning  
Medicaid Planning  
Durable Financial & Health  
Care Powers of Attorney  
Wills  
Living Wills  
Special Needs Planning &  
Administration  
Conservatorship Counseling  
Guardianship Counseling

**McCLELLAND & ASSOCIATES, PLLC**  
859-543-0061 • 800-773-4040 • 1795 Alysheba Way, Suite 2102, Lexington, KY 40509  
**ELDERLAWLEXINGTON.COM**  
This is an advertisement

## BLUEGRASS ELDERLAW

ATTORNEYS-AT-LAW PLLC

**Call Today: 859-281-0048**

### ***Take Control of Your Future!***

Estate planning rules have changed. Plans made years ago may no longer accomplish your goals! At Bluegrass Elderlaw, we work with you to create a customized plan to achieve your goals and take control of your future!

Our dedicated, multi-generational, and experienced team of attorneys helps families address the planning and implementation issues of becoming elderly, dealing with disability, and handling death transfers.



**Amy E. Dougherty - Carolyn L. Kenton  
Mary Ellis Patton - Katherine E. Finnell**

- ♦ Estate Planning, Wills and Trusts
- ♦ Asset Preservation
- ♦ Medicaid Planning and Crisis Planning
- ♦ Guardianship
- ♦ Special Needs Trusts
- ♦ Medicaid Applications
- ♦ Powers of Attorney

www.bgelderlaw.com - 120 N. Mill St., Ste. 201 - Lexington, KY 40507

**Kentucky Department of Public  
Advocacy (502) 564-8006 or 1-800-372-2988**

LAW OPERATIONS DIVISION,  
100 FAIR OAKS LN., STE. 302, FRANKFORT 40601  
dpa.ky.gov

Responsible for providing legal representation to indigent individuals charged with crimes throughout the Commonwealth. Attempts to make clients, and community members in general, aware of their legal rights should they be questioned about or charged with a crime. Both adults and juveniles are eligible to receive public defender services. The advocates are appointed through the court system.

**Legal Aid of the  
Bluegrass (859) 233-4556 or 1-800-928-4556**

INTAKE FOR CIVIL LEGAL CASES **1-800-888-8189**  
300 EAST MAIN ST., STE. 110, LEXINGTON 40507

Provides legal counsel in civil matters to persons with low incomes and older persons who are vulnerable. Coordinates Senior Benefits Counseling Program. If you have problems with Medicare, food benefits, or if you have lost social security benefits you may apply for legal assistance. Defends residents of long-term care facilities against involuntary discharge, and other matters. Case acceptance limited due to short staffing.

**Lexington-Fayette Urban County Human  
Rights Commission (859) 252-4931**

162 EAST MAIN ST., SUITE 226, LEXINGTON 40507  
www.lfuchrc.org

Handles complaints of discrimination in employment, housing and public accommodations. Individuals age 40+ are covered through the age discrimination in employment laws of Lexington-Fayette Urban County, the Commonwealth of Kentucky and the United States government. Acts in conjunction with other local agencies and leaders in order to develop harmonious inter-group and inter-racial relations. Acts as a conciliator in controversies arising in these areas. Provides training in a variety of civil and human rights issues such as cultural diversity, disability, fair housing and sexual harassment. Complaints can be filed on the web.

**National Do Not Call Registry 1-888-382-1222**

www.donotcall.gov

Gives a choice about whether to receive telemarketing calls at home. Most telemarketers should not call your number once it has been on the registry for 31 days. If they do, you can file a complaint at the website or through the toll-free number. You can register your home or mobile phone for free. Your registration will be effective for five years. If you call the toll-free number, you must call from the phone number you wish to register.

**To file a complaint on "No Call" List:** call the toll-free number or visit the website. You must know the name of the company or phone number and date of call. Telemarketers who have a prior existing business

relationship with you, have received an express request from you to call, those with whom you have an existing debt or contract, those soliciting only donations for charities and those who call your business are exempt from the law.

**■ For counties outside of Fayette, please contact:  
Kentucky Human Rights**

**Commission (502) 595-4024 or 1-800-292-5566**

332 WEST BROADWAY, 14TH FL., LOUISVILLE 40202  
www.kchr.ky.gov

**Department of  
Insurance (502) 564-3630 or 1-800-595-6053**

OFFICE OF THE COMMISSIONER,  
215 WEST MAIN ST., FRANKFORT 40601  
www.insurance.ky.gov

The Department of Insurance approves policy forms and rates for health insurance, Medicare supplements, long-term care insurance, automobile insurance, and homeowners insurance. Publishes a consumer's guide to long-term care insurance and assist consumers in resolving complaints involving insurance companies and insurance agents.

**Elderlaw Lexington - McClelland &  
Associates, PLLC (859) 543-0061**

1795 ALYSHEBA WAY, STE. 2102, LEXINGTON 40509

**McKinley Law Group, LLC (859) 298-2150**

160 EAST MAIN ST., GEORGETOWN 40324

**Mediation Center of Kentucky (859) 246-2664**

177 N. UPPER ST., SUITE 102, LEXINGTON 40507  
www.mediationcenterofkentucky.com

Assistance in resolving disputes outside of the courtroom. A judge may refer you here or you may refer yourself. Call for information about fees.

**Nursing Home Ombudsman Agency of the  
Bluegrass, Inc. (NHOA) (859) 277-9215**

1530 NICHOLASVILLE RD., LEXINGTON 40503  
www.ombuddy.org

Independent agency looking after the interests of long-term care residents with advocates assigned to each nursing home in the 17-county Bluegrass area. Office has booklets and information sheets available at no cost. Cover a wide range of subjects from evaluating a nursing facility to getting good care once admitted. Call for information on any topic related to care in nursing homes, personal care homes, or family care homes.

**Office of the Inspector General (859) 246-2301**

DIV. OF HEALTHCARE FACILITIES AND SERVICES, EASTERN ENFORCEMENT  
BRANCH, 2250 LEESTOWN RD., BOX 12250, LEXINGTON 40582  
chfs.ky.gov/os/oig

State office responsible for surveying long-term care facilities and investigating complaints. Copies of annual reports are available in the lobby of each long-term care facility.

**Office of the Ombudsman (502) 564-5497, ext. 1**

CABINET FOR HEALTH AND FAMILY SERVICES,  
275 EAST MAIN ST., EB-1, FRANKFORT 40601  
chfs.ky.gov/os/omb/

Office of the Cabinet for Families and Children and  
Cabinet for Health Services, which provides citizens  
with information about, and referral to, appropriate  
cabinet programs and investigates and works to  
resolve complaints involving Cabinet programs.

**Summit Mediation Group, Inc. (859) 305-1900**

1067 N. MAIN ST., MBO 273, NICHOLASVILLE 40356  
www.summitmgi.com

**UK College of Law Legal Clinic (859) 257-4692**

630 MAXWELTON CT., LEXINGTON 40506  
law.uky.edu/legalclinic/

Offers free legal assistance on all types of civil matters  
to low-income seniors. An attorney supervises law  
students. Call for an appointment.

**LEGAL RECORDS****Birth and Death Certificates (502) 564-4212**

BUREAU OF VITAL STATISTICS  
275 E. MAIN ST., FRANKFORT, KY. 40621  
chfs.ky.gov/dph/vital

\$10 for birth certificates; \$6 for death certificates  
(plus additional \$5.50 charge by phone fee).

**Marriage Certificates**

ANDERSON COUNTY	(502) 839-3041, option 2
BOURBON COUNTY	(859) 987-2142
BOYLE COUNTY	(859) 238-1110
CLARK COUNTY	(859) 745-0280, option 2
ESTILL COUNTY	(606) 723-5156
FAYETTE COUNTY	(859) 253-3344, option 4
FRANKLIN COUNTY	(502) 875-8702
GARRARD COUNTY	(859) 792-3071
HARRISON COUNTY	(859) 234-7130
JESSAMINE COUNTY	(859) 885-4161
LINCOLN COUNTY	(606) 365-4570
MADISON COUNTY	(859) 624-4703, option 22
MERCER COUNTY	(859) 734-6310
NICHOLAS COUNTY	(859) 289-3730
POWELL COUNTY	(606) 663-6444
SCOTT COUNTY	(502) 863-7875
WOODFORD COUNTY	(859) 873-3421

Call the county clerk in the county in which the  
marriage certificate was purchased.

**ELECTED REPRESENTATIVES**

**Web Pages: U.S. Senate** www.senate.gov

**U.S. House of Representatives** www.house.gov

**U.S. Senator Rand Paul (R) (270) 782-8303**

1029 STATE ST., BOWLING GREEN 42101

**U.S. Senator Mitch McConnell (R) (859) 224-8286**

771 CORPORATE DR., STE. 108, LEXINGTON 40503

**Governor Matt Bevin (R) (502) 564-2611**

STATE CAPITAL, 700 CAPITOL AVE., STE. 100, FRANKFORT 40601  
governor.ky.gov

**Secretary of State****Alison Lundergan-Grimes (D) (502) 564-3490**

STATE CAPITAL, 700 CAPITOL AVE., STE. 152, FRANKFORT 40601

**VOTING**

Register to vote at your county clerk's office or any  
Department of Human Resources office or when you get  
your driver's license. New residents should register to  
vote 30 days prior to an election.

**Board of Elections**

ANDERSON COUNTY	(502) 839-3041
BOURBON COUNTY	(859) 987-2142
BOYLE COUNTY	(859) 238-1110
CLARK COUNTY	(859) 745-0280, ext. 3
ESTILL COUNTY	(606) 723-5156
FAYETTE COUNTY	(859) 253-3344, option 3
FRANKLIN COUNTY	(502) 875-8702
GARRARD COUNTY	(859) 792-3071
HARRISON COUNTY	(859) 234-7130
JESSAMINE COUNTY	(859) 885-4161
LINCOLN COUNTY	(606) 365-4570
MADISON COUNTY	(859) 624-4703, option 2
MERCER COUNTY	(859) 734-6310
NICHOLAS COUNTY	(859) 289-3730
POWELL COUNTY	(606) 663-6444
SCOTT COUNTY	(502) 863-7875
WOODFORD COUNTY	(859) 873-3421

Call for information about elections, absentee ballots  
(which enable those who are disabled, out of town,  
during an election to vote), or register

**League of Women Voters**

PO BOX 22045, LEXINGTON 40522-2045  
**494-3203**

STATE (502) 875-6481

1009 TWILIGHT TR., STE. 103, FRANKFORT, KY. 40601

lwvlexington.com/

Call for information about elected representatives or  
legislative issues.



## Employment

Today's job market respects experience. Companies are hiring older workers as cost-effective solutions to acquiring talent. Studies show that older workers can improve a company's productivity and reduce personnel costs. Older workers account for fewer on-the-job injuries, have excellent attendance records and offer dependability and maturity.



**Goodwill Industries of Kentucky (859) 277-3661**  
130 W. NEW CIRCLE RD., SUITE 110, LEXINGTON 40505

Goodwill Industries of Kentucky helps people with disabilities or other disadvantages achieve and maintain employment to gain a better quality of life. Services provided include: Orientation/intake; Controlled work experience; Personal and social adjustment; Job seeking skills training; placement; referral services; vocational counseling; paid work; reports to referral source; follow-up; exit consultation.

### Office of Employment and Training

CENTRAL KENTUCKY CAREER CENTERS,  
1050 GOODWIN AVE., LEXINGTON 40505 (859) 233-5940  
FRANKFORT: 1121 LOUISVILLE RD., STE. 6 (502) 564-7046  
GEORGETOWN: 100 TECHNOLOGY CT. (502) 863-2402  
DANVILLE: 121 EAST BROADWAY (859) 239-7004  
WINCHESTER: 15 W. LEXINGTON AVE. (859) 737-7793  
[www.ckcareers.com](http://www.ckcareers.com)

This state agency offers job placement, referral, customized training, counseling, and assessments.

**Opportunity for Work & Learning (OWL) (859) 254-0576 or 1-800-998-2050**  
650 KENNEDY RD., LEXINGTON 40511

OWL is a work-oriented Community Rehabilitation Program that provides vocational services to individuals with disabilities and other significant barriers to employment.

### ■ Community Services Employment Programs Senior Companion

**Program (502) 695-4290, ext. 1 or 1-800-456-6571**  
BLUE GRASS COMMUNITY ACTION PARTNERSHIP  
111 PROFESSIONAL CT., FRANKFORT 40601

Senior companions are people age 55+ who spend 20 hours a week helping the homebound elderly in 10 central Kentucky counties. Provides free transportation or mileage reimbursement to all volunteers. Small hourly stipend if eligible. Services are free to clients and include meal prep, errands, escort and other activities.

### Senior Community Services Employment Program

The Title V Community Services Employment Program is a federally funded employment program for those age 55+ who qualify. They can help place you with community service agencies and other employment.

BLUEGRASS COMMUNITY ACTION PARTNERSHIP (859) 233-5940  
111 PROFESSIONAL CT., FRANKFORT 40601

Serves Anderson, Fayette, Franklin, Garrard, Lincoln, Mercer, Powell and Woodford counties.

EXPERIENCE WORKS (270) 843-8127

PO BOX 50200, BOWLING GREEN 42102

Serves Boyle, Estill, Lincoln and Powell counties.

NO. KY. COMMUNITY ACTION COMMISSION (859) 581-6607  
717 MADISON AVE., COVINGTON 41011

Serves Clark, Fayette, Franklin, Harrison, Jessamine, Madison, Nicholas and Scott counties.

## Reverse Mortgage Loans

Reverse mortgage loans enable persons age 62+ to get cash (a loan) that is not paid back until you move out of your home, no matter how long that turns out to be. This loan relies only on home equity, so advanced age, low income, and even bad credit (except debt to the Federal Government), does not prevent this loan from going through.

The most popular form of Reverse Mortgage is the Home Equity Conversion Mortgage (HECM) which is the one described here. The HECM loan is done through private lenders who compete for your business, but these loans are backed 100% by the Federal Government through the Department of Housing and Urban Development (HUD).

### How Much Can I Borrow?

The chart on the following page gives examples of the amount of money available at an interest rate of 3.97%. The interest rate in the discussion here is variable monthly (a slightly higher, variable yearly rate is also offered); the lower the interest rate, the more money that will be available to the homeowner.

There are several choices for taking the money available; a line of credit, a monthly payment for life ("tenure") for a specified period, or any combination of these methods. Notice that the older you are, the greater the amount available.

Maximum Claim Amount	Tenure Monthly Payment (by age)		
	65	75	85
\$213,750	\$676	\$913	\$1,417
140,000	448	582	910
85,000	251	332	530
Line of Credit or Cash Advance by Age			
\$213,750	\$111,916	\$133,947	\$157,002
140,000	75,668	85,346	100,879
85,000	42,533	48,801	56,724

\* The Maximum Claim Amount is either the FHA lending limit in the County, or your home value, whichever is less.

#### PROS AND CONS OF REVERSE MORTGAGES

##### Pros Include:

- A free educational session conducted by a trained counselor is required before you enroll with a lender.
- No monthly mortgage payments.
- A "low" interest rate applies and accumulates only on the funds borrowed so far.
- No repayment until you move; for co-owners, no repayment until you both move.
- Existing mortgages will be paid off with Reverse Mortgage Funds (as long as there are enough proceeds to do so).
- The line of credit is growing (currently at 4.47%).

- If you are receiving public benefits (such as SSI or Food Stamps), Reverse Mortgage proceeds can be managed in a way that does not interfere with benefits.

##### Cons Include:

- High start-up costs. While these are not paid out of pocket, there is an immediate debt on the home. So this loan is costly if you move out of the home soon.
- Required repairs must be less than 15% of the home value (if repair needs are greater, other programs may help - ask your counselor).
- Any existing mortgage must be paid off, so if existing debt is too large, the Reverse Mortgage might not provide enough money to do so.

##### More Questions?

For more information, visit the Internet at [www.aarp.org](http://www.aarp.org) or [www.consumer.ftc.gov/articles/0192-reversemortgages](http://www.consumer.ftc.gov/articles/0192-reversemortgages)

#### REVERSE MORTGAGE COUNSELORS

**Apprisen (Consumer Credit Counseling Service of the Midwest)** 1-800-355-2227 or (859) 259-9999  
2265 HARRODSBURG ROAD, STE. 303, LEXINGTON 40504  
[www.apprisen.com](http://www.apprisen.com)

**Kentucky Department of Financial Institutions**

1-800-233-2579

## Education and Leisure

#### EDUCATION

**AAA Driver's Safety** (859) 233-1111, ext. 2 or 1-800-233-1111  
3008 ATKINSON AVE., LEXINGTON 40509

Free class program for those age 55+. Completion makes you eligible for discount on auto insurance.

#### AARP 55 Alive Driving Program

LEXINGTON SENIOR CITIZENS CENTER (859) 278-6072  
BELL HOUSE (859) 233-0986

Completion of this course entitles you to a discount on your auto insurance for three years. Eight hour classroom course in two 4-hour sessions. Course is given for anyone over 50 in many locations throughout the year, including the Bell House or the Senior Center.

**American Red Cross** (859) 253-1331  
CLASS SCHEDULE 1-800-733-2767  
BLUEGRASS AREA CHAPTER, 1450 NEWTOWN PK., LEXINGTON 40511  
[www.redcross.org/ky/lexington](http://www.redcross.org/ky/lexington)

Community educational programs and health courses in the following areas: CPR, first aid, blood born pathogens, Pet first aid and babysitting. If you are interested in learning how to help yourself and others in times of emergency, please contact the American Red Cross for a class schedule. Fee for courses.

**Bluegrass Community and Technical College** (859) 246-6200 or 1-866-774-4872  
470 COOPER DR., LEXINGTON 40506  
[www.bluegrass.kctcs.edu](http://www.bluegrass.kctcs.edu)

Adult Basic Education: Provides classes in reading and math to prepare adults for better jobs. Students advance at their own speed. Classes offered at over 15 places throughout the county, and in Boyle and Anderson co's.

**Book Buddies** (859) 231-5592  
LEXINGTON PUBLIC LIBRARY, 140 E. MAIN ST., LEXINGTON 40502  
Homebound patrons receive regular visits from their volunteer Book Buddy who brings books, records, tapes from the public library. Volunteers attend training and must agree to submit to a police records check.

**Carnegie Center for Literacy and Learning** (859) 254-4175  
251 W. SECOND ST., LEXINGTON 40507  
[www.carnegiecenterlex.org](http://www.carnegiecenterlex.org)

Literacy programs at various reading levels as well as help with writing for beginners or published writers. Computer classes. Special classes for seniors include a Writing Group at the Senior Citizens Center. A Computer consultant is available everyday during business hours. Mon. - Thurs., 12 - 7 P.M., Fri., 12 - 5 P.M.

**Central Kentucky Computer Society (859) 373-1000**  
160 MOORE DRIVE, SUITE 107, LEXINGTON 40503  
[www.ckcs.org](http://www.ckcs.org)

Computer classes for all ages taught by volunteer members. Membership benefits include substantial discounts and a monthly online newsletter. \$40 per year. Membership also available through website. Locations with public access to computers: Lexington Public Library (all branches) UK library, Carnegie Center, Central Baptist Health Information Library

**Citizens Fire Academy (859) 231-5668**  
DIVISION OF FIRE, LEXINGTON FAYETTE URBAN COUNTY GOV'T.  
Program to familiarize citizens with the working of the Fire Department and fire safety practices.

**Citizens Police Academy (859) 258-3634**  
DIVISION OF POLICE, LEXINGTON-FAYETTE URBAN-COUNTY GOV'T.  
[www.lexcpaaa.org](http://www.lexcpaaa.org)  
Program to familiarize citizens with the working of the Division of Police. Twelve weekly 3-hour classes and hands on experience. Held three times/year. Available to any citizen over 18. Call for application.

### Cooperative Extension Service

ANDERSON COUNTY	(502) 839-7271
BOURBON COUNTY	(859) 987-1895
BOYLE COUNTY	(859) 236-4484
CLARK COUNTY	(859) 744-4682
ESTILL COUNTY	(606) 723-4557
FAYETTE COUNTY	(859) 257-5582
FRANKLIN COUNTY	(502) 695-9035
GARRARD COUNTY	(859) 792-3026
HARRISON COUNTY	(859) 234-5510
JESSAMINE COUNTY	(859) 885-4811
LINCOLN COUNTY	(606) 365-2459
MADISON COUNTY	(859) 623-4072
MERCER COUNTY	(859) 734-4378
NICHOLAS COUNTY	(859) 289-2312
POWELL COUNTY	(606) 663-6404
SCOTT COUNTY	(502) 863-0984
WOODFORD COUNTY	(859) 873-4601

[ces.ca.uky.edu/ces](http://ces.ca.uky.edu/ces)

Agents specializing in home economics, horticulture, and agriculture present educational programs, answer telephone inquiries, sponsor a variety of workshops and assist clientele on a one-on-one basis. Agents write free newsletters: Consumer Notes, Working Women's World, and Horticulture Notes. Small fee.

**Donovan Fellowship for Academic Scholars Tuition Waiver (859) 257-2657**  
U.K., LIGON HOUSE, 658 S. LIMESTONE ST., LEXINGTON 40506  
[www.mc.uky.edu/aging/donovan\\_fellowship\\_for\\_academic\\_scholars.html](http://www.mc.uky.edu/aging/donovan_fellowship_for_academic_scholars.html)

Tuition-free education for academic classes at the University of Kentucky to persons age 65+. Donovan Fellows may work toward an undergraduate or graduate degree, audit classes for the joy of learning, or take individual courses for credit.

**Gold Cards for Seniors (859) 381-4760**  
FAYETTE COUNTY PUBLIC SCHOOLS, COMMUNITY RELATIONS  
701 EAST MAIN ST., LEXINGTON 40502

Fayette Co. Public School offers free admission to school functions for age 55+ and retired. The Gold Card can be used at sports events, plays, and other activities. To get your Gold Card, call or write the office.

**Kentucky Talking Book Library 1-800-372-2968**  
PO BOX 537, FRANKFORT 40602  
[www.kdla.ky.gov/librarians/talkingbook/pages/default.aspx](http://www.kdla.ky.gov/librarians/talkingbook/pages/default.aspx)

Free library service for persons who cannot read traditional print due to blindness, low vision, or a physical disability that prevents them from holding a book or turning pages. Digital audio books and Braille books are sent via US Postal service, or downloaded from the internet. KTBL will provide a digital player.

**Lexington Public Library (859) 231-5500**  
CENTRAL LIBRARY: 140 E. MAIN ST.,  
BEAUMONT BRANCH: 3080 FIELDSTONE WAY,  
TATES CREEK BRANCH: 3628 WALDEN DR.,  
NORTHSIDE BRANCH: 1733 RUSSELL CAVE RD.,  
EAGLE CREEK: 101 N. EAGLE CREEK DR.,  
VILLAGE BRANCH: 2185 VERSAILLES RD.  
EASTSIDE BRANCH: 3000 BLAKE JAMES DR.  
[www.lexpublib.org](http://www.lexpublib.org)

Variety of programs and activities for senior citizens, including large print books, books on tape, service for the homebound and free computer classes. Publicly accessed computers with internet services available. Book van goes to many nursing and retirement homes. All libraries located near a bus line and buildings are accessible for the handicapped. Library cards are free.

**Living Arts and Sciences Center (859) 252-5222 or 255-2284**  
362 N. MARTIN LUTHER KING BLVD., LEXINGTON 40508  
[www.lasclex.org](http://www.lasclex.org)

Educational opportunities in arts and sciences for persons of all ages through exhibits, classes, and outreach. Class sessions are held five times throughout the year. Hosts 10-12 art exhibitions, 3 science exhibitions, workshops, field trips, and programs for at-risk, special populations, and neighborhood youth. LASC is on the downtown bus line.

**Osher Lifelong Learning Institute at UK (859) 257-2656 or 1-866-602-5862**  
UNIVERSITY OF KENTUCKY, LIGON HOUSE, 658 S. LIMESTONE ST., LEXINGTON 40506-0442  
[www.mc.uky.edu/aging/](http://www.mc.uky.edu/aging/)

OLLI at UK offers courses, events, special interest groups, workshops and day trips for adults 50+ in Lexington, Morehead and Somerset. The Donovan Forum Lecture and Entertainment Series held Thursdays at 3:00 P.M. at the Lexington Senior Center during the fall and spring semesters. Forums are free and open to the public. OLLI at UK...where curiosity never retires.



**Police Activities League (PAL)** (859) 258-3795  
 SR. CITIZENS PROGRAM, 1625 RUSSELL CAVE RD., LEXINGTON 40505  
[www.lexingtonPAL.com](http://www.lexingtonPAL.com)

Designed to educate senior citizens about the latest crime prevention and safety programs. Field trips, parties, and other special events.

**Road Scholar** 1-800-454-5768  
[www.roadscholar.org](http://www.roadscholar.org)

Travel and education program for those age 55+.

**Senior Crime College and Senior Day Out** (502) 696-5389

SENIOR PROTECTION BRANCH,  
 700 CAPITOL AVE., SUITE 118, FRANKFORT 40601  
[ag.ky.gov/civil/consumerprotection/seniors](http://ag.ky.gov/civil/consumerprotection/seniors)

Helps senior citizens better protect themselves from physical and financial crimes. Senior Day Out is a program presented by local TRIADs and supported by the Attorney General's Office.

**Senior Intern Program** (859) 258-3806, ext. 7557

LEXINGTON FAYETTE URBAN COUNTY GOVERNMENT,  
 AGING SERVICES, 200 E. MAIN ST., LEXINGTON 40507

Offers senior citizens in Fayette Co. an opportunity to learn more about local government by talking to key decision makers, participating in class activities, and visiting facilities. Classes typically held in June at no cost to participants. Call for more information.

**YMCA**  
 239 EAST HIGH ST. (859) 254-9622  
 381 W. LOUDON AVE. (859) 258-9622  
 3251 BEAUMONT CENTER CIRCLE (859) 219-9622

2681 OLD ROSEBUD LN., LEXINGTON (859) 543-9622  
 BOURBON COUNTY YMCA (859) 987-1395  
 FRANKLIN COUNTY YMCA (502) 227-9637  
 JESSAMINE COUNTY YMCA (859) 887-2305  
 MADISON COUNTY YMCA (859) 623-9356  
 MERCER COUNTY YMCA (859) 734-9622  
 SCOTT COUNTY YMCA (502) 863-4841

[www.ymcaofcentralky.org](http://www.ymcaofcentralky.org)

Exercise classes on land and water. Fit for Life and Lo Hydro Aerobics are especially for seniors. Special membership rates for seniors. Also have special arthritis program.

## RECREATION/SPECIAL EVENTS

### Kentucky Senior Games

[www.kentuckyseniorgames.com](http://www.kentuckyseniorgames.com)

All Men and Women age 50+ are eligible to participate in the Kentucky Senior Games. Held annually in Sept. (competition in five year age groups).

**Lexington-Fayette Urban County Government** 859-288-2928

PARKS AND RECREATION THERAPEUTIC PROGRAMS

545 NORTH UPPER ST., LEXINGTON 40508

[www.lexingtonky.gov](http://www.lexingtonky.gov)

Recreation and leisure activities for persons of all ages and abilities.

## TRAVEL AND TOURISM

**Kentucky Dept. of Travel & Tourism** 1-800-225-8747  
[www.kentuckytourism.com](http://www.kentuckytourism.com)

# Volunteer Opportunities

**AARP** 1-888-687-2277  
[www.aarp.org](http://www.aarp.org)

AARP's motto, "to serve, not be served," says it all. AARP volunteers give thousands of hours of service to a variety of causes all over the state. Come join the fun.

**Bluegrass Care Navigators** 1-855-492-0812  
 2312 ALEXANDRIA DR., LEXINGTON 40504  
[www.bgcarenavigators.org](http://www.bgcarenavigators.org)

**Bluegrass SHIP Program** 1-866-516-3051  
 LEGAL AID OF THE BLUEGRASS, 300 EAST MAIN ST., STE. 110,  
 LEXINGTON 40507  
[www.lablaw.org/ship](http://www.lablaw.org/ship)

The focus of the Bluegrass State Health Insurance Assistance Program (SHIP) is to educate Medicare beneficiaries and anyone age 60+ in order for them to make informed decisions about benefits issues based on their circumstances and needs. The SHIP Program has a number of volunteer positions to choose from. Volunteers with the SHIP Program can have a number of responsibilities including helping eligible clients to apply for money saving benefits (e.g. Medicaid, SNAP

and Extra Help benefits) and to provide counseling on Medicare and other government benefit programs.

**Christian Care Communities - Best Friends Day Center** (859) 258-2226  
 5220 GREY OAK LN., NICHOLASVILLE 40356

Volunteers are always needed. The program offers family members respite from their care giving roles. Volunteers provide friendship and assistance to participants as they participate in staff led activities. Volunteers needed for 3-4 hrs./week Mon. - Fri. Call (859) 258-2226.

### Coordinating Councils on Elder Abuse

Local councils designed to address elder abuse at the community level, including education and prevention efforts. Contact your local council to learn about volunteer opportunities.

BLUEGRASS ELDER ABUSE PREVENTION COUNCIL (859) 313-5167

Fayette and Jessamine counties. Contact Bill Hughes.

CLARK COUNTY MENTAL HEALTH &

AGING COALITION

(859) 585-7377

Contact Susan Jones.

(Continued on Page 26)

**ESTILL COUNTY SENIOR CENTER** (606) 723-4787  
 Estill and Powell counties. Contact Diana Riddell.  
**FAMILY ABUSE SERVICES, INC.** (502) 229-7027  
 Franklin County. Contact Sherry Harrod.

**Foster Grandparent Program (FGP)** (859) 233-4600, ext. 1284 or 1-800-244-2275  
 COMMUNITY ACTION COUNCIL, P.O. Box 11610,  
 LEXINGTON 40576  
[www.commaction.org](http://www.commaction.org)

Help children learn to read, provide one-on-one tutoring, and guide children at a critical time in their lives. Volunteers may serve up to 40 hrs./wk. and earn a tax free hourly stipend. You'll receive pre-service orientation, training from the organization where you serve, and accident and liability insurance while on duty. Limited travel reimbursement.

**Independent Transportation Network – ITNBluegrass** (859) 252-8665  
 1206 N. LIMESTONE ST., LEXINGTON 40505  
[www.itnbluegrass.org](http://www.itnbluegrass.org)

24/7 automobile transportation program for seniors 60+ and adults with visual impairment living in Fayette, northern Jessamine and Woodford co's. Transportation provided by paid and volunteer drivers. Volunteers earn mileage credit that can be stored for future transportation needs or donated to someone else.

**Kentucky Senior Medicare Patrol (SMP)** (502) 574-6164  
 SMP recruits and trains retired professional volunteers to help prevent, detect, and report Medicare fraud, errors, and abuse through outreach, counseling and education.

**Nursing Home Ombudsman Agency (NHOA) Friendly Visitor Volunteer Program** (859) 277-9215  
 1530 NICHOLASVILLE RD., LEXINGTON 40503  
[www.ombuddy.org](http://www.ombuddy.org)

Friendly visits by trained NHOA volunteers serve to enhance the lives of residents and complement certified ombudsman work on behalf of residents. NHOA provides training and support to volunteers. Volunteers may participate in facility activities with their resident.

**Retired and Senior Volunteer Program (RSVP)** (859) 233-4600, ext. 1210 or 1-800-244-2275  
 COMMUNITY ACTION COUNCIL, P.O. Box 11610, LEXINGTON 40576  
[www.commaction.org](http://www.commaction.org)

Pairs seniors age 55+ with organizations that need their help. After an assessment of the talents and needs, matches volunteers in community services. Volunteers receive orientation and on-the-job training for the service of their choice. Works with over 40 nonprofits in Fayette, Jessamine, Bourbon, Harrison and Nicholas co's, and offers over 160 volunteer opportunities.

**SCORE** (859) 231-9902  
 389 WALLER AVE., SUITE 130, LEXINGTON 40504  
[www.lexington.score.org](http://www.lexington.score.org)

Retired executives volunteer as mentors to persons interested in starting a small business or those already in a small business. Assists persons in developing and implementing business plans. Sponsored by the Small Business administration. Mentoring free of charge.

**United Way of the Bluegrass RSVP Trailblazers** (859) 967-1924  
 100 MIDLAND AVE., STE. 300, LEXINGTON 40508  
[www.uwb.org/trailblazers](http://www.uwb.org/trailblazers)

Places mentors and tutors (age 55 and above) in schools and after-school programs in Anderson, Clark, Scott and Woodford Counties.

## Funeral Preplanning

Funeral preplanning is not a favorite topic, but is a straightforward process that is absolutely essential in total estate planning. There are over 50 decisions to be made at the time of death. Decisions need to be made about funeral director's services, length of visitation, type and location(s) of religious services, securing the clergy, cards, card verses and writing and placement of a newspaper obituary. Choices of burial vault, casket, cemetery plot, cemetery marker, urn, embalming and restorative or cosmetic services must also be selected. Disposition of the physical body involves decisions about organ and/or body donation, burial or cremation.

The average funeral cost is \$6,000. Average cemetery costs range from \$1,800 to \$5,000. By preplanning, you determine what your costs will be by making decisions about plot, vault, marker, interment or mausoleum space.

Both prepaid funeral and cemetery contracts should be made to ensure peace of mind and the honoring of one's wishes. Most certainly, a burial insurance plan should be pre-purchased before a family member begins to spend down assets in a skilled nursing center.

There are several prefunding options available including an insurance policy that guarantees that all costs of the services and funeral items that you purchase will be paid for at the time of death. All policies have built-in inflation clauses to cover the costs of those items at the time of death. Check with your funeral director on what items are guaranteed and what is the best plan for you.

#### PREPLANNING RESOURCES

**Elderlaw Lexington - McClelland & Associates, PLLC** (859) 543-0061 or 1-800-773-4040  
1795 ALYSHEBA WAY, STE. 2102, LEXINGTON 40509

**The Lexington Cemetery** (859) 255-5522  
833 WEST MAIN ST., LEXINGTON 40504  
[www.lexcem.org](http://www.lexcem.org)

We invite you to visit and enjoy our scenic beauty, and inquire about internment options.

**Milward Funeral Directors**  
159 NORTH BROADWAY, LEXINGTON (859) 252-3411  
391 SOUTHLAND DR., LEXINGTON (859) 276-1415  
1509 TRENT BLVD., LEXINGTON (859) 272-3414  
[www.milwardfuneral.com](http://www.milwardfuneral.com)

Contact us today for a free *Expressions* advance planning guide and a no obligation consultation. Also offers regular, free Grief Support Group meetings.



**Milward**  
FUNERAL DIRECTORS

### Which Events of Life Haven't You Planned?

Planning and funding your life celebration is the responsible thing to do. And it makes good sense. Why? Because it lifts the emotional and financial burdens off the shoulders of the ones you love at a time when they are least able to handle them.

There aren't any rules, but there is a guide.

Contact Jeanne Sledd at [jsledd@milward.com](mailto:jsledd@milward.com) or Emily Ware at [eware@milward.com](mailto:eware@milward.com) for a free advance planning guide and no obligation consultation.

Downtown	Southland	Man O' War
159 North Broadway 859.252.3411	391 Southland Drive 859.276.1415	1509 Trent Boulevard 859.272.3414

Funerals | Cremations | Receptions | Private Crematory | Life Celebration Center

**WWW.MILWARDFUNERAL.COM**



## Beauty and Dignity

Visit and enjoy the serene natural beauty of the The Lexington Cemetery, and learn more about: Burial Lots, Mausoleum Crypts, Niches, Cremation and Memorialization Services

### The Lexington Cemetery

Established 1849

Grounds Open Daily 8 am - 5 pm • 833 West Main Street • 859-255-5522 • [www.lexcem.org](http://www.lexcem.org)



### POINTS TO CONSIDER

- ☒ Make at least 10 copies of the death certificate and obituary notice.
- ☒ If applicable, notify an attorney to file probate.
- ☒ If your beloved was a veteran, notify the Veterans Administration and inquire if any benefits are due.
- ☒ It is the surviving family who either writes or provides information for the obituary notice. In your estate planning, consider how you or your loved one would like to be remembered. Talk about how the notice should read...in advance of a stressful time.

- ☒ Notify all insurance companies and send them certified copies of the death certificate.
- ☒ Notify your nearest Social Security office that the beneficiary is deceased. You may need a copy of the birth, marriage and/or death certificate.
- ☒ Transfer or cancel all bank accounts, credit cards, club memberships, etc.

## Legal Health Care/Advance Directives

**See also** *Legal Advocacy and Important Documents.*

### Living Will (See pages 29–30 for form)

A Living Will tells doctors what to do when you are too sick to communicate. It can indicate when medical treatment should stop, or whether you want passive feeding to be withdrawn. The directives are limited only to care which artificially or technologically postpones death—not comfort care. The Living Will must be signed by you, witnessed by a notary or two non-related adults, excluding your physician and nursing home advisor. At the time of determination, your attending and one additional physician must certify terminal condition or permanently unconscious state.

### Of Special Note

- ☒ If you want food and water withheld if you are in a permanently unconscious state, you must specifically indicate this by both checking a box and initialing.
- ☒ Health care providers are required to inform you of your right to refuse or accept medical treatment. Always ask up front what the provider's policy is in honoring advance directives.
- ☒ A Living Will applies only to situations of terminal illness and permanent unconsciousness—not to those who have Alzheimer's, have had strokes, degenerative disorders or conditions that are not immediately life threatening.
- ☒ A Living Will supercedes a Designation of Health Care Surrogate with respect to life sustaining care decisions.
- ☒ An oral request to your physician, family member or health care worker revokes the signed document.

### Designation of Health Care Surrogate

Everyone should have one! A Designation of Health Care Surrogate designates a person to make medical decisions for you in situations that your Living Will did not anticipate such as mental or physical incompetency.

### ADVANCE DIRECTIVE FORMS

To obtain a form, call:

**Lexington Senior Citizens Center (859) 278-6072**

**Legal Aid of the Bluegrass (859) 233-4556**

**Department of Aging and Independent Living  
(502) 564-6930**

### LIVING WILL DIRECTIVE INSTRUCTIONS

This declaration must be signed in the presence of two witnesses or a notary public. The following persons **cannot** be a witness to the declaration:

- a) A blood relative who would be a beneficiary of the declarant; or
- b) A beneficiary of the declarant under descent and distribution statutes of the Commonwealth; or
- c) An employee of a health care facility in which the declarant is a patient; or
- d) An attending physician of the declarant; or
- e) Any person directly financially responsible for the declarant's health care.

## State of Kentucky Living Will Directive

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My wishes regarding life-prolonging treatment and artificially provided nutrition and hydration to be provided to me if I no longer have decisional capacity, have a terminal condition, or become permanently unconscious have been indicated by checking and initialing the appropriate lines below. By checking and initialing the appropriate lines, I specifically:

\_\_\_\_\_ Designate \_\_\_\_\_ as my health care surrogate(s) to make any health care decisions for me in accordance with this directive when I no longer have decisional capacity. If \_\_\_\_\_ refuses or is not able to act for me, I designate \_\_\_\_\_ as my health care surrogate(s).

Any prior designation is revoked.

If I do not designate a surrogate, the following are my directions to my attending physician. If I have designated a surrogate, my surrogate shall comply with my wishes as indicated below:

\_\_\_\_\_ Direct that treatment be withheld or withdrawn, and that I be permitted to die naturally with only the administration of medication or the performance of any medical treatment deemed necessary to alleviate pain.

\_\_\_\_\_ DO NOT authorize that life-prolonging treatment be withheld or withdrawn.

\_\_\_\_\_ Authorize the withholding or withdrawal of artificially provided food, water, or other artificially provided nourishment or fluids.

\_\_\_\_\_ DO NOT authorize the withholding or withdrawal of artificially provided food, water, or other artificially provided nourishment or fluids.

\_\_\_\_\_ Authorize my surrogate, designated above, to withhold or withdraw artificially provided nourishment or fluids, or other treatment if the surrogate determines that withholding or withdrawing is in my best interest; but I do not mandate that withholding or withdrawing.

In the absence of my ability to give directions regarding the use of life-prolonging treatment and artificially provided nutrition and hydration, it is my intention that this directive shall be honored by my attending physician, my family, and any surrogate designated pursuant to this directive as the final expression of my legal right to refuse medical or surgical treatment and I accept the consequences of the refusal.

If I have been diagnosed as pregnant and that diagnosis is known to my attending physician, this directive shall have no force or effect during the course of my pregnancy.

I understand the full import of this directive and I am emotionally and mentally competent to make this directive.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

Signature and address of the grantor:

\_\_\_\_\_  
\_\_\_\_\_

In our joint presence, the grantor, who is of sound mind and eighteen years of age or older, voluntarily dated and signed this writing or directed it to be dated and signed for the grantor.

Signature and address of witness:

Signature and address of witness:

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

— OR —

State of Kentucky, \_\_\_\_\_ County

Before me, the undersigned authority, came the grantor who is of sound mind and eighteen (18) years of age, or older, and acknowledged that he voluntarily dated and signed this writing or directed it to be dated and signed as above.

Done this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

Signature of Notary Public or other officer:

\_\_\_\_\_

Date of commission expires \_\_\_\_\_

Execution of this document restricts withholding and withdrawing of some medical procedures. Consult Kentucky Revised Statutes or your attorney.



## **Protection Against Scam Artists: Helpful Numbers**

Better Business Bureau of Central & Eastern

Kentucky: . . . . .(859) 259-1008 or 1-800-866-6668

Kentucky Attorney General Consumer Protection

Hotline . . . . .1-888-432-9257 or (502) 696-5300

Kentucky Department of Aging &

Independent Living . . . . .(502) 564-6930

Kentucky State Police . . . . .(502) 782-1800

Kentucky Public Service Comm. . . . .1-800-772-4636

U.S. Postal Inspection Service . . . . .1-877-876-2455

Home Improvement Scams . . . . .(502) 696-5389

Sweepstakes

Scams . . . . .(502) 696-5389 or 1-888-432-9257

Telemarketing Scams . . . . .1-866-877-7867

### **How to reach representatives at the state government regarding specific topics:**

Attorney General's Office . . . . .1-888-432-9257

Charities (Consumer Protection) . . . . .(502) 696-5389

Election Fraud . . . . .1-800-328-8683

Identity Theft . . . . .1-800-804-7556

Questions About Insurance . . . . .1-800-595-6053

Dept. of Criminal Investigations . . . . .(866) 524-3672

Medicaid Benefits

Services . . . . .(502) 564-8196 or 1-800-635-2570

Medicaid and Welfare Fraud

and Abuse . . . . .1-800-372-2970 or 1-877-228-7384

Consumer Complaints . . . . .(502) 696-5389

Social Security . . . . .1-800-772-1213

Victims' Advocacy . . . . .1-800-372-2551

### **To have your name removed from telemarketers calling lists...Call the:**

Federal Trade Commission -

National Do Not Call Registry . . . . .1-888-382-1222

### **or write:**

Office of Attorney General

Office of Consumer Protection

Capital, Ste. 118, 700 Capital Ave.,

Frankfort, KY 40601-8204

Tel.: (502) 696-5300

Web: <http://www.ag.ky.gov>

**Scam Alerts Text KYOAGScam to 486311**

# Crisis, Mental Health & Caregiver Support Services

## ***Handy forms and guides in this section:***

Protection Against Scam Artists:

Helpful Numbers . . . . .31

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## **Caregiver's Bill of Rights**

### **Caregivers have the right to:**

- Receive sufficient training in care giving skills along with accurate, understandable information about the condition and needs of the care recipient.
- Appreciation and emotional support for their decision to accept the challenge of providing care.
- Protect their assets and financial future without severing their relationship with the care receiver.
- Respite care during emergencies and in order to care for their own health, spirit, and relationships.
- Expect all family members, both men and women, to participate in the care for aging relatives.
- Provide care at home as long as physically, financially and emotionally feasible; however, when it is no longer feasible caregivers have the obligation to explore other alternatives, such as a residential care facility.
- Temporarily alter their premises as necessary to provide safe and livable housing for care receivers.
- Accessible and culturally appropriate services to aid in caring for aging care receivers.
- Expect professionals, within their area of specialization, to recognize the importance of palliative (ease without curing) care and to be knowledgeable about concerns and options related to older people and caregivers.
- A sensitive, supportive response by employers in dealing with the unexpected or severe care needs.

*From [www.acsu.buffalo.edu/~drstall/hndbk3.html](http://www.acsu.buffalo.edu/~drstall/hndbk3.html)*

## Social Services and Emergency Assistance

### Some examples of Elder Abuse include:

**Physical abuse**—slapping, shoving, over-medication, confinement.

**Emotional abuse**—intimidation, humiliation, verbal assault.

**Neglect**—lack of food, clothing or a clean, safe place to live.

**Exploitation**—unusual bank withdrawals, change in power of attorney or in legal matters, lack of personal belongings, different signatures on checks.

### Adult Protective Services

**1-800-752-6200 or 1-877-597-2331**

CABINET FOR HEALTH AND FAMILY SERVICES

<https://prd.chfs.ky.gov/ReportAbuse/home.aspx>

Provides investigation of spouse abuse and supportive services for abused/neglected or exploited older adults. Kentucky law requires you to report suspected cases of adult abuse, neglect, or exploitation. Also report adults if you have a concern about their welfare, safety, or ability to care for themselves.

#### ABUSE INTAKE LINES:

STATEWIDE **1-800-752-6200**

NORTHERN BLUEGRASS **(859) 292-6550**

Bourbon, Harrison, Nicholas and Scott Counties.

SOUTHERN BLUEGRASS **(859) 245-5258**

Boyle, Clark, Estill, Fayette, Garrard, Jessamine, Lincoln, Madison, Mercer and Powell counties.

SALT RIVER TRAIL **1-888-403-5090**

Anderson, Franklin and Woodford counties.

### Coordinating Councils on Elder Abuse

Local councils designed to address elder abuse at the community level, including education and prevention efforts.

BLUEGRASS ELDER ABUSE PREVENTION COUNCIL **1-800-752-6200**  
[www.BluegrassEAPC.com](http://www.BluegrassEAPC.com)

Aids in the prevention of elder abuse, neglect, and exploitation through community education, and inter-agency collaboration. It is our duty to educate individuals in our community and to prevent elder abuse, neglect, and exploitation in Fayette and Jessamine Counties. Meeting Times: The Bluegrass Elder Abuse Prevention Council meets on the third Thurs. of each month at 3:00 P.M. Meetings are held in the conference room of the Bluegrass Area Development District (BGADD), 699 Perimeter Dr., Lexington, KY 40517. For Fayette and Jessamine co's. Contact Bill Hughes - [BluegrassEAPC@gmail.com](mailto:BluegrassEAPC@gmail.com).

CLARK COUNTY MENTAL HEALTH & AGING COALITION

**(859) 585-7377**

Contact Susan Jones.

ESTILL COUNTY COUNCIL ON AGING

**(606) 723-4787**

Estill and Powell counties. Contact Diana Riddell.

FAMILY ABUSE SERVICES, INC.

**(502) 229-7027**

Franklin County. Contact Sherry Harrod.

MADISON COUNTY COUNCIL FOR ELDER

MALTREATMENT PREVENTION

**(859) 582-8812**

Contact Jeannice Ledford.

### CRISIS INTERVENTION

**Bluegrass Rape Crisis Center (859) 253-2611**

24 HOUR TOLL-FREE

**1-800-656-HOPE (4673)**

P.O. Box 1603, LEXINGTON 40588

[www.bluegrassrapecrisis.org](http://www.bluegrassrapecrisis.org)

Provides comprehensive services to all victims and awareness education to the community. Offices in Lexington, Danville, Frankfort, Georgetown, Nicholasville, Richmond, and Winchester.

**Greenhouse 17**

**(859) 233-0657**

24 HOUR CONFIDENTIAL CRISIS LINE

**1-800-544-2022**

[www.greenhouse17.org](http://www.greenhouse17.org)

Advocacy agency committed to ending partner abuse and its impact on families and our community. Provides a comprehensive, holistic approach to meeting the needs of victims as they strive to find healing and rebuild their lives as survivors. 24-Hour crisis intervention, emergency shelter, outreach and advocacy, and community education and professional training.

### National Alliance for the Mentally Ill (NAMI)

LEXINGTON AFFILIATE

**(859) 272-7891**

WINCHESTER AFFILIATE

**(859) 749-3702**

DANVILLE AFFILIATE

**(859) 209-0323**

[www.nami.org](http://www.nami.org)

NAMI is an organization designed to assist families, caregivers, and individuals whose life experience includes living with a persistent mental illness. They also help persons with mental illness acquire and use available supports and skills necessary to manage their symptoms and successfully return to the environment of their choice.

**Veterans Crisis Line**

**1-800-273-8255, press 1**

### EMERGENCY SHELTER

**Clark County Homeless Coalition**

**(859) 744-8733**

19 WAINSCOTT AVE., WINCHESTER 40392

**Jessamine County Homeless Coalition**

**(859) 813-0223**

218 E. MAPLE ST., NICHOLASVILLE

**Salvation Army Emergency Shelter**

**(859) 252-7706**

736 WEST MAIN ST., LEXINGTON 40508

**Scott County Georgetown Housing Authority**

**(502) 863-3773**

**EMERGENCY FOOD AND CLOTHING**

**See, Senior Centers** for counties other than Fayette

**Cabinet for Health and  
Family Services**

**1-855-306-8959**

DEPARTMENT FOR COMMUNITY BASED SERVICES,  
275 E. MAIN ST., 3W-A, FRANKFORT 40621  
chfs.ky.gov/dcbs

Food stamps enable families and individuals to supplement their food budgets. The allotments are based on the Department of Agriculture's definition of a minimal substance diet. Stamps are issued monthly and used in grocery stores just like money to purchase food items. Food stamps are issued in the form of debit cards.

**God's Pantry Food Bank (859) 255-6592**

1685 JAGGIE FOX WAY, LEXINGTON 40511

**Emergency Food Box Program.**

Provides Fayette County residents a 7-day supply of food. Those in need of assistance must be referred by an approved social service agency and may pick up their food at one of five local food pantries. Low-income households may receive emergency food four times in a six month period. Call for locations and hours of operations.

**Some agencies that may refer to God's Pantry**

**Emergency Food Box Program**

Lexington Senior Citizens Center (859) 278-6072  
Community Action Council (859) 233-4600  
LFUCG Adult & Tenant Services (859) 358-3811  
Cardinal Valley  
Center (Spanish speaking) (859) 246-4350

**USDA Commodities (TEFAP)**

Fayette Co. residents may pick up USDA commodities (TEFAP) at any food pantry once a month on a walk-in basis. They must be low income households. Each pantry has the USDA eligibility guidelines and a register for signatures. Call for more information on the Emergency Food Box or TEFAP programs.

**Commodity Supplemental**

**Food Program (859) 288-5331**

The CSFP program provides a monthly distribution of commodities to eligible seniors and woman, infants, and children in Fayette County. Seniors must be age 60+, live in Fayette County, and meet income guidelines. Most distribution sites have a waiting list. Call for more information.

**Hope Center (859) 252-7881**

360 LOUDON AVE., LEXINGTON 40508

RECOVERY PROGRAM FOR MEN (859) 225-4673

250 WEST LOUDON AVE., LEXINGTON 40508

RECOVERY PROGRAM FOR WOMEN (859) 252-2002

1524 VERSAILES RD., LEXINGTON 40504

JACOB HOUSE MENTAL HEALTH RECOVERY (859) 543-2222

258 W LOUDON ST., LEXINGTON 40504

Life sustaining/life building services for homeless. Call for programs and meal times.

**Salvation Army**

**(859) 252-7706**

736 WEST MAIN ST., LEXINGTON 40508

Provides crisis counseling as well as emergency food, shelter, and clothing.

**COMMUNITY ACTION AGENCIES**

Community action agencies provide essential social services such employment, education, financial assistance and services, adult day and senior citizens centers, transportation, nutrition services, housing weatherization and energy assistance. They may have resources for emergency assistance and/or can make referrals to other local agencies.

**Anderson County**

BLUEGRASS COMMUNITY ACTION PARTNERSHIP (502) 839-7102

117 ½ HILLTOP DR., LAWRENCEBURG 40342

**Bourbon County**

WESLEY'S PLACE

**(859) 987-7453**

1414 MAIN ST., PARIS 40361

**Boyle County**

BLUEGRASS COMMUNITY ACTION PARTNERSHIP (859) 236-2955

225 WEST WALNUT ST., DANVILLE 40422

**Clark County**

KENTUCKY RIVER FOOTHILLS

**(859) 744-3235**

32 MEADOW ST., WINCHESTER 40391

**Estill County**

KENTUCKY RIVER FOOTHILLS

**(606) 723-4492**

111 COLLINS ST., IRVINE 40336

**Fayette County**

COMMUNITY ACTION

COUNCIL

**1-800-244-2275 or (859) 233-4600**

P.O. Box 11610, LEXINGTON 40508

www.commaction.org

FAYETTE WEST NEIGHBORHOOD CENTER

**(859) 246-1192**

1902 CAMBRIDGE DRIVE, LEXINGTON 40502

RUSSELL SCHOOL COMMUNITY SERVICES CENTER (859) 554-4350

520 TONER STREET, LEXINGTON 40508

WEST END NEIGHBORHOOD CENTER

**(859) 244-2215**

913 GEORGETOWN STREET, LEXINGTON 40511

WINBURN CENTER

**(859) 294-5249**

1169 WINBURN DRIVE, LEXINGTON 40511

**Garrard County**

BLUEGRASS CAP

**(859) 792-3422**

105 SOUTH CAMPBELL ST., LANCASTER 40444

**Franklin County**

BLUEGRASS CAP

**(502) 695-5615**

73 C MICHAEL DAVENPORT BLVD., STE. 1, FRANKFORT 40601

**Harrison County**

HARRISON COUNTY COMMUNITY CENTER

**(859) 234-2121**

216 OLD LAIR ROAD, CYNTHIANA 41031

**Jessamine County**

BLUEGRASS CAP

**(859) 885-3512**

213 SOUTH MAIN ST., STE. 103, NICHOLASVILLE 40356

(Continued on Page 34)



**Lincoln County**

BLUEGRASS CAP (606) 365-2312

201 EAST MAIN ST., STANFORD 40484

**Madison County**

KENTUCKY RIVER FOOTHILLS (859) 623-6514

1506 EAST IRVINE ST., RICHMOND 40475

**Mercer County**

BLUEGRASS CAP (859) 734-9549

1475 LOUISVILLE ROAD, HARRODSBURG 40330

**Nicholas County**

NICHOLAS COUNTY COMMUNITY CENTER (859) 289-7172

149 SCRUBGRASS ROAD, CARLISLE 40311

**Powell County**

KENTUCKY RIVER FOOTHILLS (606) 663-2659

176 12TH ST., CLAY CITY 40312

**Scott County**

BLUEGRASS CAP (502) 863-9403

340 E. WASHINGTON ST., GEORGETOWN 40324

**Woodford County**

BLUEGRASS CAP (859) 873-6871

285 BEASLEY DR., VERSAILLES 40383

**INDIGENT HEALTH CARE****HealthFirst Bluegrass** (859) 288-2425

1640 #1 BRYAN STATION RD., LEXINGTON 40505

1736 ALEXANDRIA DR., LEXINGTON 40504

2433 REGENCY RD., LEXINGTON 40503

www.healthfirstlex.com

Medical, dental, pharmacy, behavioral health and support services for all ages. Private, nonprofit agency offers sliding scale fees for uninsured patients.

**Health Kentucky** (502) 227-3158

HOTLINE 1-800-633-8100

140 CONSUMER LN., FRANKFORT 40601

www.healthkentucky.org

Helps needy Kentuckians, 18-64 years old, obtain access to quality health care. **Kentucky Physicians Care** helps Kentuckians with low income below the Federal Poverty level who are uninsured find access to non-emergency quality health care. **Kentucky Pharmacy Providers** provides free medications to eligible persons.

**Lexington-Fayette Co. Health Dept.** (859) 252-2371

PUBLIC HEALTH CLINIC NORTH (859) 288-2483

PUBLIC HEALTH CLINIC SOUTH (859) 899-5201

PATIENT SERVICES (859) 288-2307

650 NEWTOWN PIKE, LEXINGTON 40508

www.lexingtonhealthdepartment.org

Numerous service sites throughout Lexington and provides an array of services.

**Mission Lexington**

FREE MEDICAL CLINIC (859) 272-0219

FREE DENTAL CLINIC (859) 519-8157

FREE VISION CLINIC (859) 519-8157

FAITH PHARMACY VOICEMAIL (859) 272-0219

230 S. MARTIN LUTHER KING BLVD., LEXINGTON 40508

www.missionlexington.org

Clinic for uninsured working adults without insurance, 185% of federal poverty level, who live in Fayette Co.

**Nathaniel Mission** (859) 255-0062

1109 VERSAILLES RD., STE. 400, LEXINGTON

Health services to those without health insurance or government assistance that live in Fayette County.

**The Refuge Clinic** (859) 225-4325

210 EAST WALNUT STREET, NICHOLASVILLE 40356

2349 RICHMOND RD., SUITE 220, LEXINGTON 40502

www.refugeclinic.org

For Jessamine Co. and a defined geographic area of Fayette Co. who do not have health insurance and meet federal poverty guidelines. All people are served regardless of their status.

**University of Kentucky Student-Run Free Clinic** (859) 488-1223

SALVATION ARMY, W. ARNOLD HANGER LODGE

736 W. MAIN STREET, LEXINGTON 40508

www.uksac.org

Provides free healthcare, education and social service referrals to underserved residents of Central Kentucky. Tues. and Thurs., 5:30 – 9 P.M. Anyone eligible, but only first 8 people each day can be assisted.

**UTILITIES ASSISTANCE**

Low Income Home Energy Assistance Plan (LIHEAP) helps low income people pay heating bills. Individual income must not exceed \$1,264/mo. in gross income (Subject to change). Additional programs may exist if county funding available. See, *Community Action Agencies* in this section, or visit <http://chfs.ky.gov/dcbs/dfs/liheap.htm>

**Community Action Council** 1-800-244-2275  
(859) 233-4600

LEXINGTON

P.O. Box 11610, LEXINGTON 40576

www.commaction.org

One-time annual financial payment toward utility bills during the winter months. Must have income at or below 130% of federal poverty guidelines. During the summer, air conditioners are loaned to individuals needing cool air circulation to ease severe health conditions. You must have an income at or below 150% of the federal poverty guidelines and have a household member that suffers from a health condition aggravated by high temperatures. Refer to local Community action agency in your County.

## Companionship

### Senior Companion

**Program** (502) 695-4290, ext. 1 or 1-800-456-6571

BLUE GRASS COMMUNITY ACTION PARTNERSHIP

111 PROFESSIONAL CT., FRANKFORT 40601

The Senior Companion Program provides volunteer service opportunities for active low-income seniors that builds self-esteem and contributes to their mental and physical well-being. This program helps the senior volunteer remain a viable, contributing member of the community by providing assistance to "at-risk" elderly who need extra support to maintain their independent status and to remain in their homes.

### Bluegrass Care

**Navigators** (859) 276-5344 or 1-800-876-6005

2312 ALEXANDRIA DR., LEXINGTON 40504

www.bgcarenv.org

### PET COMPANIONSHIP

**Lexington Humane Society** (859) 233-0044

1600 OLD FRANKFORT PIKE, LEXINGTON 40504

www.lexingtonhumanesociety.org

### BIRTHDAY AND ANNIVERSARY GREETINGS

**Greetings from the White House** (202) 456-1414

**FAX:** (202) 456-2461

OFFICE OF THE PRESIDENT, WHITE HOUSE, RM. 39,

1600 PENNSYLVANIA AVE., WASHINGTON, D.C. 20502-0039

www.whitehouse.gov/contact

The President will send a card to anyone celebrating their 80th or later birthday and to couples celebrating their 50th anniversary. A 60-day advance notice of the event is required. Request should include person's name(s), address, age and date of birth, and the number of years married. Fax or email is recommended.

**The Today Show** (202) 885-5018

For persons 100+, send photograph, name, address, birth date and short description about the person at

least three months in advance. Call to hear a recording about how persons are chosen to be congratulated on the air. Willard will also send a personal note to all those not mentioned. Also include name, address and phone number of person sending the information.

### BEREAVEMENT/WIDOW SUPPORT

**Here are some thoughts to help you cope with the death of a loved one...**

- Give yourself permission to grieve and talk about your loss, your love, happy times and memories.
- Recognize that other people care but might be uncomfortable and don't know what to say to you. Be assertive and help them remember the good times they too shared with your loved one.
- Ask for and accept help. Recognize that anger, sadness, loneliness and fear are okay feelings. Your friends and family want to help, but you must let them.
- Use this time of change to rid yourself of everything in your life that doesn't work for you. Don't do anything out of a sense of obligation if it does not feel good to you.
- Be very cautious about major financial and lifestyle changes, many experts advise waiting at least a year before selling your house.

Check with your local funeral director, place of worship or a hospice organization in your area for a support group that will let you share your feelings and problems with those who share your concerns.

### United Way 2-1-1 Information and Referral

**Call Center** 2-1-1 or 1-866-362-6211

100 MIDLAND AVE., #300, LEXINGTON 40508

www.uwbg.org

Bereavement services for family and friends.

## Family Support Services/Mental Health Counseling

**ACCESS** (859) 272-7483

201 MECHANIC ST., LEXINGTON 40507

www.bluegrass.org

Part of Bluegrass.org. Provides case management services to children and adults with mental retardation and/or developmental disabilities. Referrals to community resources and agencies as well as client advocacy.

**Bluegrass Rape Crisis Center** (859) 253-2615

**Crisis Line** (859) 253-2511 or 1-800-656-HOPE (4673)

P.O. Box 1603, LEXINGTON 40588

www.bluegrassrapecrisis.org

Serves a 17 county area with a full-range of services, including a 24-hour crisis line, medical advocacy, legal advocacy, crisis counseling, long term psychotherapy, consultation, and education. All services are free.

**Bluegrass.org** (859) 253-2737  
 24 HOUR CRISIS LINE 1-800-928-8000  
 1351 NEWTOWN PIKE, LEXINGTON 40511  
[www.bluegrass.org](http://www.bluegrass.org)

Assists individuals and families enhance their emotional, mental and physical well being by providing mental health, mental retardation/ developmental disabilities and substance abuse services. Operates Comprehensive Care Centers. The centers are where outpatient mental health, mental retardation and substance abuse services are offered. A crisis stabilization center is available for short term crisis intervention for adults with severe and persistent mental illness. (859) 246-7201.

**Catholic Charities** (859) 253-1993  
 EMERGENCY ASSISTANCE (TUES., 9 A.M.-12 P.M.) (859) 253-3339  
 1310 W. MAIN ST., LEXINGTON 40508  
[www.catholiccharitieslexington.org](http://www.catholiccharitieslexington.org)

Individual, family, and group counseling to people of all religious denominations. Limited financial assistance. Sliding fee for counseling. Free emergency services.

**Central Kentucky Behavioral Health** (859) 219-2822  
 1055 WELLINGTON WAY, STE. 110, LEXINGTON 40513

The clinic at CKBH provides nationally certified psychiatric nurse practitioners and psychiatrists to address and treat personal issues in a caring and respectful manner. Both children and adults can benefit from our integrated services and our way of caring.

**Charles J. Schwartz Chemical Dependency Center** (859) 246-7282  
 627 W. FOURTH ST., LEXINGTON 40508  
 Individualized residential treatment program for people with problems related to alcohol or drug abuse.

**Eastern State Hospital** (859) 246-8000  
 1350 BULL RUN RD., LEXINGTON

**FamilyCare System** (859) 539-2874  
 4829 DELANEY FERRY RD., VERSAILLES 40383  
[www.FamilyCareSystem.com](http://www.FamilyCareSystem.com)

A simple, effective organizational system for caring for your loved one. Answers and support from the comfort of your home with a private Facebook page and live video chat. Access to forms/assessments, training videos, and training and solutions from an experienced professional.

**Greenhouse 17** (859) 233-0657  
 TOLL FREE CRISIS LINE 1-800-544-2022  
 P.O. BOX 55190, LEXINGTON 40555  
[www.greenhouse17.org](http://www.greenhouse17.org)

Provides individuals and their dependent children who have experienced domestic violence with a temporary housing arrangement. Outreach counseling to non-residents of the shelter. An advocate is

available to those hospitalized by family violence, and to those involved in legal action because of family violence. The crisis line is staffed 24 hours/day, 7 days/ week to provide support, appropriate referrals as well as other emergency services to those who have experienced physical or emotional abuse by a partner.

**Jewish Family Services (JFS)** (859) 268-0672  
 1050 CHINOE RD., SUITE 112, LEXINGTON 40502  
[www.jewishlexington.org](http://www.jewishlexington.org)

Services primarily focused on the Central Kentucky Jewish community. Services include assessments, crisis intervention, case management, supportive counseling, advocacy, referrals to community resources and family life education.

**National Alliance for the Mentally Ill (NAMI)**  
 LEXINGTON AFFILIATE (859) 272-7891  
 WINCHESTER AFFILIATE (859) 749-3702  
 DANVILLE AFFILIATE (859) 209-0323  
[www.nami.org](http://www.nami.org)

Assists families, caregivers, and individuals whose life experience includes living with a persistent mental illness. Helps persons with mental illness acquire and use available supports and skills necessary to manage their symptoms and successfully return to the environment of their choice.

**New Beginnings, Bluegrass** (859) 245-2400  
 3131 CUSTER DR., SUITE 9, LEXINGTON 40517  
[bdgreg.com/newbegin](http://bdgreg.com/newbegin)

Maintains a continuum of housing opportunities for independent, supportive and supervised housing for adults who have serious mental illnesses. Eligibility determined through an application and screening process.

**Psychiatry Outpatient Clinic** (859) 323-6021  
 UK MEDICAL CENTER, 245 FOUNTAIN CT., LEXINGTON 40509  
 Comprehensive psychological services. All outpatient services by appointment. Emergency care available.

**Gary C. Stewart, Ph. D., Licensed Psychologist** (859) 699-6005  
 436 WEST SECOND ST., LEXINGTON 40508  
 Personal counseling for older adults and families.

**Stoner Creek Behavioral Health Ctr.** (859) 987-1123  
 9 LINVILLE DR., PARIS

**The Nest, the Center for Women, Children and Families** (859) 259-1974  
 530 NORTH LIMESTONE ST., LEXINGTON 40508  
[www.thenestlexington.org](http://www.thenestlexington.org)

Domestic violence counseling. Group, respite, children and crisis case management. Crisis counselor and social worker on staff. M-Th., 9 A.M. – 5 P.M., Fri., 9 A.M. – 12 P.M. Most services free.



**University of Kentucky Family Center (859) 257-7755**

205 SCOVELL HALL, LEXINGTON 40506

Therapists work under UK faculty supervision. All faculty are licensed marriage and family therapists. Sliding scale fee based on family income.

**Vet Center (859) 253-0717 or (859) 281-4900**

1500 LEESTOWN RD., STE. 104, LEXINGTON 40511

Readjustment counseling for all combat veterans. Counseling also available for male and female veterans who experienced sexual trauma while in the military. Works with the Veterans Admin. regarding benefits.

**GERIATRIC CARE MANAGERS**

Care managers are licensed professionals who provide oversight of services for an older adult. They assess the needs of the client and arrange for medical, social, mental

**Geriatric Assessment**

Many older people experience multiple medical problems, frequent falls, memory and functional problems. Outpatient evaluations help determine the strengths of the patient as well as the problems so that resources can be identified and used to promote as much independence, safety, and lifestyle satisfaction as possible. Upon completion of assessment, a coordinated plan of action intervention is provided. Medicare may cover a portion of the costs.

**An Assessment Generally Includes:**

- Examination of prior medical records
- A complete physical
- Family involvement
- Multi-disciplinary evaluations

**Multi-disciplinary Evaluations Done by: Geriatric Care Managers**

Licensed professionals who assist with health issues, transitions to appropriate levels of care, and obtaining services and referrals.

**Geriatric Social Workers**

to aid in family counseling, and the identification and referral to available community resources such as home care, respite and transportation. Care planning and referral to other living arrangements.

health, housing and other services. Services can range from finding someone to do household chores to helping a family find appropriate nursing home placement. An individualized care plan is developed to achieve safety, comfort and well-being of the older adult. Care management fees are privately paid. Medicare or Medicaid may cover some medical and skilled nursing costs.

**Diversified Nurse Consultants (502) 475-4512**  
www.dnconsult.org

**Elder Options (859) 227-2401**

**ParentCare KY (859) 967-3551**  
337 EAST HIGH ST., LEXINGTON 40507

**Silver Lexington (859) 351-5980**  
www.silverlexington.com

**Geropsychiatrists**

Physicians who are specialists in the psychological needs of older adults.

**Geriatric Medical Specialists**

Specialists in unique problems of the elderly including memory loss, incontinence and falling.

**Related Health Care and Prevention Professionals**

Physical therapists, nutritional and occupational therapists and counselors who offer specific disease support and diagnostic lab tests including x-rays and vision and hearing evaluations.

**Indicators That Are Especially Appropriate for Referrals:**

- Functional/Activities of Daily Living impairment
- Caregiver/family stress
- Confusion/memory impairment
- Depression, loneliness
- History of frequent falls, marked weakness
- Malnutrition or eating problems, incontinence
- Repetitive emergency room visits/hospital admissions

# Adult Day Services & Respite Care

## ADULT DAY SERVICES/RESPITE

### Adult Day Services/ Social Model

Attendance can often provide a bridge for persons wishing to remain at home, but needing supervised activities, socialization and meals.

### Adult Day Care/Health Model/Day Treatment

Attendance is appropriate for an older adult also needing assistance with medications, physical therapy and some personal care. Transportation is usually an additional charge.

**Respite** is designed to ease the burden on families who provide care for one needing extensive physical, mental and medical help. It results in reduced institutionalization of a patient and reduced stress for the family. Some assisted living and nursing homes, adult day care centers and senior centers offer short-term care outside the home. Most home health care agencies provide qualified nursing care and companionship inside the home.

Adult day programs provide adults who cannot function independently an opportunity for supervision, social interaction, and meaningful activity. Adult day programs are defined as social or medical models of care; medical models offer supervised medical care in addition to social activities and meals. Hours are generally Monday – Friday, 7:30-5:30, with some programming available on Saturday.

**Some questions to keep in mind when searching for the day center that meets your needs include the following:**

- ☒ Is there a sliding fee scale? Are there additional fees not covered in the regular program costs?
- ☒ Is there transportation available to and from the site? Is there an extra charge?
- ☒ Is there after-hours respite care available? What is the cost?
- ☒ How many volunteers are there?
- ☒ Is there individualized programming and one-on-one activities? Do the activities accommodate personal preferences? Are they adult in nature?
- ☒ What is the quality of meals and snacks?
- ☒ When appropriate, are participants encouraged to go to the bathroom? What is the toileting schedule?
- ☒ What are the programs' emergency procedures?

☒ What is the mission statement and philosophy? How is the mission statement carried out in daily programming?

☒ Are there group activities and outings? Are the activities age appropriate?

### ■ BLUEGRASS AREA DAY CARE CENTERS

**Anderson County Adult Day Center** (502) 839-7520

160 TOWNSHIP SQUARE, LAWRENCEBURG 40342

**Boyle County Adult Day Center** (859) 236-2070

569 JEAN DR., DANVILLE 40422

### Active Day

99 C. MICHAEL DAVENPORT DR., FRANKFORT 40601 (502) 875-7555

100 ST. LUKE PLACE, GEORGETOWN 40324 (502) 863-7900

191 WET LOWERY LN., LEXINGTON 40503 (859) 278-2053

928 COMMERCIAL DRIVE, SUITE 2,  
RICHMOND 40475 (859) 625-9977

### Aging With Grace, Aging in Place -

**The Health Club for Seniors** (859) 539-2147

3100 OLD TODDS RD., STE. 170, LEXINGTON 40509

**Best Friends Adult Day Program** (859) 258-2226

5220 GREY OAK LN., NICHOLASVILLE 40356

**Bluegrass Adult Day Health** (502) 223-1744

643 TETON TR., FRANKFORT 40601

www.bgcarenav.org

**Cardinal Hill Adult Day Health** (859) 367-7178

2050 VERSAILLES RD., LEXINGTON 40504

**Family Adult Day Care** (606) 365-3773

619 DANVILLE AVE., STANFORD 40484

**Friends and Family Activity Center** (859) 986-1207

212 LOGSTON LN., BERA 40403

**Garrard County Adult Day Center** (859) 792-3147

153 FARRA DRIVE, LANCASTER 40444

### Harrison Co. Adult Day

**Health Care** (859) 234-8110 or (859) 234-5801

216 OLD LAIR ROAD, CYNTHIANA 41031

### Horizon Adult Health Care

178 BROADWAY STREET, IRVINE 40336 (606) 726-0197

1621 FOXHAVEN DR., RICHMOND 40475 (859) 626-5226

**Jessamine Adult Day Program** (859) 885-9102

111 HOOVER DR., NICHOLASVILLE 40356

**Joseph Allen Adult Day Health** (859) 987-0065

2000 MAIN ST., PARIS 40361

**Mercer County Adult Day Care** (859) 734-5187  
1475 LOUISVILLE RD., HARRODSBURG 40330

**Powell Adult Day** (606) 663-0794  
176 TWELFTH ST., CLAY CITY 40312

**Seasons of Life Adult Day Center** (502) 223-5794  
202 MEDICAL HEIGHTS DR., FRANKFORT 40601

**Woodford County Adult Day Care** (859) 873-7290  
112 N. MAIN ST., VERSAILLES 40383

## Alzheimer's Disease/Dementia

**Alzheimer's Disease...**is a form of dementia that is a progressive, degenerative and incurable disease that attacks brain cells, resulting in impaired memory, thinking and behavior. It is not a natural consequence of aging.

**Dementia...**is the loss of intellectual functions (such as memory deficit or confusion) which are required for daily living. Many conditions cause or mimic dementia, including depression, tumors, drug reactions, nutritional deficiencies and degenerative physiological diseases. Geriatric assessment can help determine cause and suggest treatment that can improve or reverse behavior patterns.

**Alzheimer's Association** (502) 451-4266  
HELPLINE 1-800-272-3900  
GREATER KENTUCKY & SOUTHERN INDIANA CHAPTER  
465 E. HIGH ST., STE. 200, LEXINGTON 40507  
[www.alz.org/kyin](http://www.alz.org/kyin)

Provides 24-hour Helpline, support groups, the Medic Alert + Safe Return® program, educational materials and programs.

**Alzheimer's Disease Center** (859) 323-6040  
SANDERS-BROWN CENTER ON AGING, UNIVERSITY OF KENTUCKY  
RM. 101 SANDERS-BROWN BUILDING,  
800 SOUTH LIMESTONE ST., LEXINGTON 40536  
[www.mc.uky.edu/coa](http://www.mc.uky.edu/coa)

One of 29 national research centers funded by the National Institute on Aging. Research opportunities, educational programs and information to families, health care providers, and the community at large.

**Baptist Health Medical Group Neurology Center - Memory Care Clinic** (859) 260-4330  
2101 NICHOLASVILLE RD., STE. 204, LEXINGTON 40503

**Christian Care Communities Best Friends Center** (859) 258-2226  
5220 GREY OAK LN., NICHOLASVILLE 40356  
[www.Christiancarecommunities.org](http://www.Christiancarecommunities.org)

Adult day program for people with dementia. Uses the "Best Friends" approach to care. Approved for Medicaid Waiver.

**Department of Aging and Independent Living** (502) 564-6930  
CABINET FOR HEALTH AND FAMILY SERVICES  
275 E. MAIN ST., FLOOR 3W-F, FRANKFORT 40621  
[chfs.ky.gov/dail/](http://chfs.ky.gov/dail/)

Administers the Alzheimer's Respite Programs in the state, and the National Family Caregiver Support Program.

**Magnolia Springs Senior Living of Lexington** (859) 410-6575  
2701 MAGNOLIA SPRINGS DR., LEXINGTON 40511  
[www.lexington.magnolia-springs.net](http://www.lexington.magnolia-springs.net)  
Levels of care: Skilled, Alzheimer's.

**Sanders Brown Center on Aging** (859) 323-6040  
UNIVERSITY OF KENTUCKY ALZHEIMER'S DISEASE CENTER,  
1030 S. BROADWAY, SUITE 5, LEXINGTON, 40504  
[www.uky.edu/coa](http://www.uky.edu/coa)

One of 10 original Alzheimer's Disease Centers funded by the National Institutes of Health. Serves as the focal point for all Alzheimer's disease-related activities at the University of Kentucky and the Commonwealth of Ky, by providing and environment and core resources that catalyze innovative research, outreach, education, and clinical programs.

### Tips for Caregivers and Their Families

Whatever your degree of involvement as a caregiver, it is important to prepare for the future by taking the following steps:

**Plan** for future needs.

**Educate** yourself about the disease or disability and about care giving.

**Support** is critical to your well-being. Seek it, arrange it and plan it.

**Plan for future needs by getting affairs in order.**

Legal and financial planning is a way of relieving future stress. As a caregiver, you may need to assume responsibility for overseeing business or legal affairs and making health care decisions for your loved one. An attorney can advise you about Powers of Attorney, living wills and other documents.

**Educate yourself about your loved one's illness(s), disease, or condition.** Learn about treatment options, disease progression and care needs. Knowledge will help you know what to expect in the future and how to manage today.

**Build a strong support system for yourself and use it regularly.** Isolation is a direct consequence of long term caregiving. As the demands of caring for your loved one increase and social and leisure time become limited, caregivers risk losing support for themselves. It is essential to have someone to talk to who will listen unconditionally and offer support.



# Caregiver Support and Resources

## CAREGIVER RESOURCES

### Bluegrass Area Agency on Aging & Independent Living **1-866-665-7921**

699 PERIMETER DR., LEXINGTON 40517

[www.bgaail.org](http://www.bgaail.org)

The Area Agency on Aging & Independent Living is a central point for information about senior centers, adult day care, the National Family Caregiver Support Program, the Kentucky Family Caregiver Program, Homecare, the Consumer Directed Option/Home and Community Based Waiver, and other services in the 17 counties that comprise the Bluegrass Area Development District.

### Department of Aging and Independent Living **(502) 564-6930**

275 E. MAIN ST., 3E-E, FRANKFORT 40621

[chfs.ky.gov/dail/](http://chfs.ky.gov/dail/)

Administers the National Family Caregiver Support Program, Kentucky Family Caregiver Program, and other statewide programs. Call for information on programs in other states.

### National Family Caregiver Support Program

The National Family Caregiver Support Program provides family caregivers with information and services to improve their quality of life, as well as the life of the care recipient. This program assists adults who care for a family member age 60+, or 55+ if the individual has been diagnosed with Alzheimer's Disease- related dementia. It also serves grandparents and relative caregivers age 55+ who are the primary caregivers for children age 18 and younger. Services include:

- Information about local services and assistance in obtaining needed services.
- Caregiver education and information about support groups and counseling
- Respite care to provide temporary relief from the responsibilities of full-time caregiving.
- Other services to supplement the care being provided, determined on a case-by-case basis.

## GRANDPARENTS/RELATIVES RAISING GRANDCHILDREN

### Bluegrass Area Agency on Aging & Independent Living **1-866-665-7921**

699 PERIMETER DRIVE, LEXINGTON 40517

[www.bgaail.org](http://www.bgaail.org)

#### Kentucky Family Caregiver Program

Assists Kentucky grandparents of any age who are the primary caregiver of grandchildren under the age of 18 that are related by birth or marriage. The child's parents must not live in the grandparents home. The grandparents cannot receive a state Kinship Care payment and their income may not exceed 150% of the federal poverty level to be eligible for the program. Assistance can be given for clothing, respite, educational supplies, and other authorized expenditures. Call the number above for more information or to receive an application for this statewide program.

#### National Family Caregiver Support Program

See description in left column.

#### Handbook for Kentucky Grandparents and Other Relative Caregivers

Handbook developed by The Access to Justice Foundation Legal Helpline for Older Kentuckians and the Bluegrass Area Development District to assist grandparents with answers to question arising from being primary caregivers for grandchildren. Covers such topics as Legal Issues of custody, visitation, de Facto Custodian, Foster Care, Guardianship and Adoption. List resources for financial assistance such as applying for social security, food stamps and specialized healthcare programs.

### AARP GrandCare Support Center **(202) 434-2296**

601 E STREET, NW, WASHINGTON, DC 20049

[www.giclocalsupport.org](http://www.giclocalsupport.org)

### KinCare Program - Department for Aging and Independent Living **(502) 564-6930**

275 E. MAIN ST., 3E, FRANKFORT 40621

[chfs.ky.gov/dail/kincare.htm](http://chfs.ky.gov/dail/kincare.htm)

## Part D – Prescription Drug Coverage

All people with Medicare are able to enroll in plans that cover prescription drugs. Plans vary based on income, but in general, this is how they work:

- ✓ Keep in mind that all plans have a different cost structure, and late enrollees may incur a 1% penalty for each month of delay.
- ✓ Annual Deductible - You pay 100% of drug costs until your deductible is met (\$0 - \$400 in 2017).
- ✓ Average monthly premiums, \$34.
- ✓ Initial Coverage - Coverage and cost sharing begins until you meet the Initial Coverage limit (\$5,700 in 2017 - this is what you and your plan pay combined).
- ✓ Coverage Gap - When your total drug costs exceed \$3,310, your cost-sharing is 60% of covered brand name drugs and 49% of covered generics. Previously, the coverage gap or, "donut hole" was so called because you had to pay 100% of your drug costs. The discount subsidy will gradually increase over the the next several years until the donut hole is eliminated in 2020.
- ✓ Catastrophic Coverage - Catastrophic coverage begins when you reach the out-of-pocket threshold. Beneficiaries will then pay a small amount (about 5%) for covered brands. Your plan will pick up the remainder during this phase.
- ✓ Those with limited incomes/resources may qualify for extra help (Limited Income Subsidy - LIS) through the Social Security Administration.

Additional help is available for people of low income through the Social Security Extra Help program. Contact the Bluegrass SHIP Program at **1-866-516-3051** to see if you qualify.

### Questions about Medicare?

For the latest information about Medicare, visit [www.medicare.gov](http://www.medicare.gov) or call:

1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

To get a copy of this information in Spanish, call 1-800-MEDICARE (1-800-633-4227).

TTY users should call 1-877-486-2048.

# Social Security, Medicare, Medicaid & Medical Insurance

## Handy forms and guides in this section:

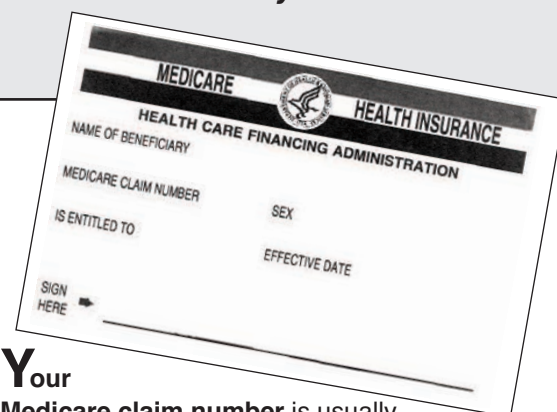
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### Your

**Medicare claim number** is usually your Social Security number (SSN) followed by the letter A. If you are covered under a spouse's SSN, the claim number will be your spouse's SSN followed by the letter B. The letter D follows a SSN if coverage is provided through a deceased spouse.

This is misleading and beneficiaries often think they only have Part A or Part B coverage because of the letter following the Medicare number.

**The type of coverage is listed on your card as "Hospital (Part A)" and/or "Medical (Part B)" followed by an effective date.**

# Social Security and Health Care Insurance

## SOCIAL SECURITY

MAIN NUMBER **1-800-772-1213**  
 LEXINGTON OFFICE **1-866-530-7754, TTY (859) 294-5753**  
 2241 BUENA VISTA RD., STE. 110, LEXINGTON 40505  
 DANVILLE OFFICE **1-877-512-3850, TTY (859) 238-7668**  
 103 BELINDA RD., DANVILLE 40422  
 FRANKFORT OFFICE **1-866-964-1724, TTY (502) 226-4519**  
 140 FLYNN AVE., FRANKFORT 40604  
 RICHMOND OFFICE **1-866-838-8945, TTY (859) 624-3870**  
 1060 GIBSON BAY DR., RICHMOND 40475  
 M-F, 9 A.M.-4 P.M.  
[www.ssa.gov](http://www.ssa.gov)

**To apply:** You should apply three months before you want benefits to begin. You can file over the Internet, over the telephone or at an office. Call to schedule an appointment; walk-ins are welcome. You must present an original or certified birth certificate, W-2 form or end-of-year pay stub (if available), proof of military service, marriage certificate or divorce decree, bank routing number and account number for direct deposit. All documents will be returned.

Social Security is the nation's largest financial assistance program for the elderly. The program funds the following benefits: Disability Benefits, Medicare, Retirement Benefits and Survivors Insurance.

**Medicare** is a federal health insurance program for people age 65+ as well as certain disabled individuals. There are three parts to Medicare.

Part A is hospital insurance, which helps pay for care in a hospital and skilled nursing facility, home health care and hospice care.

Part B is supplemental medical insurance, the outpatient arm of Medicare, which helps pay for doctors, outpatient hospital care and other medical services.

Part D is the Prescription Drug plan.

Most people do not have to pay for Medicare Part A. Part B is optional with a 2017 premium of \$121.80. If you do not want Part B you must decline it. If not, the premium will be automatically deducted from your monthly check. If you are not covered under an employer health insurance plan at age 65, you should enroll in Part B during a 7-month enrollment period. If you delay and are not covered by an employer health insurance plan, you will pay a 10% penalty on your premium for every year you delay enrolling in Part B.

**Survivors Benefits** are payable to qualified widow(er)s and dependent children of a worker who died and is insured for Social Security benefits. Survivors benefits are intended to replace, in part, income that is lost due to the worker's death. Widow(er)s may receive survivors benefits by age 60, or age 50 if they are disabled and unable to do substantial work. Under

certain conditions, divorced widow(er)s may be entitled to benefits on a divorced spouse's record if they were married at last 10 years. Social Security pays a lump sum death benefit to a surviving spouse or dependent child(ren) of a deceased worker.

**Disability Benefits** are payable to workers who are unable to do substantial work because of a physical and/or mental condition that is expected to last for at least a year or to lead to the worker's death. A worker must be insured for disability benefits; for most workers, that means they have worked 5 out of the last 10 years. Family members may also qualify for benefits on the disabled worker's record. The average disability benefit in 2017 is \$1,355/month. The average benefit for a disabled worker with a spouse and one or more children is \$2,687/month.

**Retirement Benefits** are payable to workers who are at least 62 and have the 40 credits needed to be insured for benefits. The retired worker's spouse, minor children and disabled children who became disabled before age 22 may also be eligible for benefits on the worker's record. A worker may earn up to 4 credits a year, so he or she needs at least 10 years of part-time work to be insured for retirement benefits. Work credits have nothing to do with the monthly benefit amount. Benefits are calculated based on the worker's 35 years of highest earnings indexed for inflation. If you choose to retire before full retirement age (65-67, depending on the year you were born), you will receive permanently reduced monthly benefits. The closer you are to full retirement age, the higher your benefit will be. Workers who postpone collecting benefits past full retirement age may earn delayed retirement credits up until age 70 and boost their monthly benefit amount. The average Social Security retirement benefit in January, 2017 was \$1,360/month (the amount changes monthly).

## SOC. SEC./MEDICARE & MEDICAID RESOURCES

**Bluegrass SHIP Program (State Health Insurance Assistance Program)** **1-866-516-3051**

300 EAST MAIN ST., STE. 110, LEXINGTON 40507

[www.lablaw.org/ship-program](http://www.lablaw.org/ship-program)

SHIP is the only program in Kentucky that provides free, unbiased information about the programs that affect your life. Funded through the Older Americans Act, services are given to individuals age 60+ and to any person on Medicare. Highly trained SHIP counselors provide counseling and education on government benefits including Medicare, Medicare Part D, Medicaid, Social Security, Veterans Benefits and many other state and federal programs. The SHIP Program evaluates and assists clients with applying for money saving programs that will help with Medicare premiums, lowering medications costs, offsetting



outstanding medical bills and lowering food costs. SHIP also assists with combating Medicare fraud, waste and abuse by teaching clients how to protect themselves and their medical identity. The SHIP Program is located within Legal Aid of the Bluegrass, a non-profit office that provides free legal assistance to individuals age 60+. SHIP provides a holistic approach and can link clients with attorneys if one is needed.

**Dept. for Community Based Services 1-855-306-8959**  
2050 CREATIVE DRIVE, SUITE 160, LEXINGTON 40505  
For Fayette County residents.

#### General Information About Medicare

**Benefits 1-800-633-4227 (1-800-MEDICARE)**  
**TTY/TDD: 1-887-486-2048**  
[www.medicare.gov](http://www.medicare.gov)

Information is available 24 hours a day, including weekends. Call for questions concerning Medicare health plans, ordering Medicare booklets, information on Medigap and prescription drug assistance programs.

**Kentucky Medicaid/KyHealth Choices 1-800-635-2570**  
275 E. MAIN ST., FRANKFORT 40601  
<http://chfs.ky.gov/dms>

**Kentucky Health Solutions (859) 312-9646**  
OFFICE (859) 309-5033  
2333 ALEXANDRIA DR., LEXINGTON 40504  
[KyHealthSolutions.com](http://KyHealthSolutions.com)  
Email: [Pete.Alberti@kyhealthsolutions.com](mailto:Pete.Alberti@kyhealthsolutions.com)

We provide the guidance needed to understand Medicare and your Medicare Options such as Medicare Supplements, Part D Prescription Drug plans, and Medicare Advantage plans. We provide our clients with the most up-to-date information so they can make a well-informed decision on their insurance needs. As an Independent Insurance Agency, we represent over 30 different insurance companies. Our insurance carriers are all top rated insurance companies that can provide you with excellent insurance products at reasonable rates. For additional information or to speak with an insurance specialist, please call us at 859-312-9646 or email us at [Contact@KyHealthSolutions.com](mailto:Contact@KyHealthSolutions.com).

**Medicare Rights Ctr. (212) 869-3850 or 1-800-333-4114**  
520 EIGHTH AVE., NORTH WING, 3RD FL., NEW YORK, NY 10018  
[www.medicareinteractive.org](http://www.medicareinteractive.org)

National, non-for-profit, non-governmental organization that helps ensure older adults and individuals with disabilities get quality, affordable health care. Telephone hotline services, educational classes, and consumer rights information available.

**Senior Benefits Alliance 1-866-990-8581**  
4115 B DIXIE HWY., LOUISVILLE, 40216

#### MEDICAID MANAGED CARE ORGANIZATIONS

**KY Medicaid Managed Care Hotline 1-855-446-1245**  
<http://medicaidmc.ky.gov>

**Aetna Better Health 1-855-300-5528**  
[www.aetnabetterhealth.com/kentucky](http://www.aetnabetterhealth.com/kentucky)

**Anthem (859) 690-7784**  
[www.anthem.com](http://www.anthem.com)

**Humana CareSource 1-800-488-0134**  
[www.caresource.com/members/kentucky](http://www.caresource.com/members/kentucky)

**Passport Health Plan 1-800-578-0603**  
<http://passporthealthplan.com>

**WellCare of Kentucky 1-877-389-9457**  
TTY 1-877-247-6272  
<https://kentucky.wellcare.com>

#### KYNECT HEALTHCARE CONNECTION

##### Kynect – Kentucky’s Healthcare Connection

As of January 2017, Kynect will be dismantled and will no longer be a functioning program as Kentucky's health insurance marketplace. Individuals seeking to enroll into health insurance must use [healthcare.gov](http://healthcare.gov), in order to compare and enroll into the health insurance plan of their choice. Individuals who may qualify can still receive payment assistance, special discounts or tax credits to help cover the costs of coverage. Open enrollment generally starts in November and runs through mid-February. Coverage can begin as soon as January.

#### INCOME LIMITATIONS ON SS BENEFITS

Social Security is now basing full retirement age based on birthdate. (Not automatically at age 65.)

Birth year	Full Retirement Date
1937 or before	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943–1954	66

If you were born Jan. 2, 1943, through Jan. 1, 1955, then your full retirement age for retirement insurance benefits is 66. If you work are full retirement age or older, you may keep all of your benefits, no matter how much you can earn and still receive full Social Security benefits. If you are younger than full retirement age during all of 2017, SS deducts \$1 from your benefits for each \$2 you earned above \$16,920.

IF YOU REACH FULL RETIREMENT AGE DURING 2017, SS DEDUCTS \$1 FROM YOUR BENEFITS FOR EACH \$3 YOU EARN ABOVE \$36,120 UNTIL THE MONTH YOU REACH FULL RETIREMENT AGE.



**Let us simplify your search!**  
Representing multiple insurance companies, we can help you find the right Individual or Medicare Health plan.

**Call us for a FREE Medicare health plan review today!**

**859.312.9646**  
2333 Alexandria Drive, Lexington, KY 40504  
**KentuckyHealthSolutions.com**

**Pete Alberti**  
Health & Life Specialist

### SUPPLEMENTAL (SSI) INCOME

SSI is a federal program which makes monthly payments to disabled or aged (age 65+) individuals who have limited income and resources. To be eligible a person cannot have over \$2000 in assets and a couple over \$3000, excluding the home and, in most instances, one car. A Social Security representative must help determine eligibility. The SSI maximum monthly check amounts are \$735 (single) and \$1,103 (couple) in 2017. Benefit amounts are adjusted each year.

### MEDICARE

[www.cms.hhs.gov](http://www.cms.hhs.gov) (for general information)

[www.medicare.gov](http://www.medicare.gov) (for people with Medicare)

**To Apply:** If you already receive Social Security benefits and are nearing age 65, you will be automatically enrolled effective the month you are 65. Your Medicare card will be mailed to you prior to your 65th birthday. If you do not want Medicare Part B, which is optional, follow the instructions that come with the card.

If you are nearing age 65 and not yet getting Social Security or Medicare, you can apply for both at the same time. To make sure that your Medicare Part B coverage start date is not delayed, you should apply three months before the month you turn 65. This is the beginning of your 7 month Initial Enrollment Period. To apply, you can call or visit your local Social Security office, call Social Security at 1-800-772-1213 or apply over the Internet at [www.socialsecurity.gov](http://www.socialsecurity.gov) if you meet certain rules.

If you do not receive Social Security benefits and you only want to apply for Medicare because you are nearing 65, you can apply by visiting your local Social Security office, or by calling Social Security at 1-800-772-1213. You should apply 3 months before the month you turn 65. This is the beginning of your 7 month Initial Enrollment Period.

#### Part A: Hospital Insurance

Covers the first 60 days of semi-private hospital care and up to 20 days of post-hospital skilled rehabilitative care in a hospital or skilled nursing facility (nursing home). Coverage of skilled nursing home care

requires three consecutive midnights of admitted hospital care. There is a difference between being in the hospital and being admitted. Benefit period begins with day one of hospitalization and ends after you have been out of a hospital or used skilled nursing care for 60 consecutive days.

#### Part B: Medical Insurance

Pays monthly doctor bills, outpatient care, home health care, ambulance, lab and therapies for eligible Social Security recipients who pay the monthly premium. This fee is deducted from a Social Security check. The Part B premium for \$121.80 for most individuals, and is based on income.

#### Part B: Approved Amount

Medicare, not you or your doctor, makes the decision of an approved amount for each specific medical service. The doctor must be certified by Medicare. Medicare will only pay 80% of the approved amount which may be less than the fee you're charged. You must pay the rest.

#### Part D: Prescription Drug Plan

If you are enrolled in a standard Medicare part D plan and have a higher income (at least \$85,000/individual and \$170,000/couple) you will pay higher part D monthly premiums. See Page 41 for a plan summary.

#### Assignment

Medical providers who accept Medicare payments are required to accept the Medicare approved amount for service or supplies. They may not charge you more than the deductible and 20% coinsurance. Example: You go to a doctor who accepts Medicare and you have already paid the deductible. The Medicare approved amount for the service you receive is \$200. Medicare would pay 80%, or \$160. You are responsible for no more than the remaining 20%, or \$40.

If your doctor did not accept Medicare, and the charge for the service was \$225, you could be required to pay the full amount immediately. Medicare would send you a check for \$160 after the doctor filed the claim. You would be required to pay \$65 more in this example.

#### Beneficiaries are now covered for:

- Annual mammogram, no charge. Part B deductible waived.
- Annual colorectal screening.
- Annual prostate screening.
- Bone mass measurement (to rule out osteoporosis).
- Diabetes screening, monitoring, self-management education.
- Flu & pneumonia shots (no co-payment required).
- Screening pelvic exams (every 3 years); pelvic exams and pap smears for high-risk women will be covered annually.

Note: For most preventative services the Part B deductible and co-insurance will likely be waived.

**Medicare Automated Phone System**

24 HOURS

**1-800-MEDICARE (633-4227)**

CLAIMS HELP/CUSTOMER SERVICE: M – F 8:30 A.M. – 4:00 P.M.

Nationwide Part B Medicare carrier has a speech automated phone system.

**PATIENT'S RIGHTS UNDER MEDICARE**

- To receive all hospital care necessary to your diagnosis and treatment
- To be fully informed about decisions affecting your Medicare coverage
- To appeal any written notice that Medicare will no longer pay for your care

If you think you are being asked to leave the hospital too soon, ask the hospital for a written notice of explanation immediately. Medicare HMO members have the same appeal rights. If you want to appeal, call your local Social Security office.

**HELP FOR LOW INCOME BENEFICIARIES**

People on Medicare with low income could receive help with paying the Medicare Part B premium and could also qualify for help with paying Medicare deductibles, co-insurance and co-payments. The Bluegrass SHIP Program will assist you with applying for this assistance. SHIP- 1-866-516-3051

**QMB** - Qualified Medicare Beneficiary Program pays for the Medicare Part B premium, all deductibles as well as all co-insurance and co-payments

**SLMB** - Specified Low Income Medicare Beneficiary Program pays for the Medicare Part B Premium only.

**QI** - Qualifying Medicare Beneficiary Program pays for the Medicare Part B premium only.

	Single	Married
<b>QMB</b>		
Monthly Income	\$1,025	\$1,374
<b>SLMB</b>		
Monthly Income	\$1,226	\$1,644
<b>QI-1</b>		
Monthly Income	\$1,377	\$1,847
<b>Total Assets</b>		
for each program:	\$7,390	\$11,090

**SENIOR MEDICARE PATROL (SMP)**

The Senior Medicare Patrol (SMP) is a group of trained volunteers who help Medicare beneficiaries prevent and report healthcare fraud. SMP volunteers teach Medicare beneficiaries how to protect personal information, find errors on healthcare statements, recognize scams (like illegal marketing and billing for services that were not provided) and report fraud and mistakes.

**Protect Yourself from Medicare Fraud, Errors, and Abuse**

Protecting your personal information is the best line of defense in the fight against healthcare fraud and abuse. Here's how you can take an active role in protecting your healthcare benefits:

- Treat your Medicare card like a credit card. Never give the number to a stranger.
- Save Medicare Summary Notices and Part D Explanation of Benefits and then shred them after one year.
- Know that Medicare never calls or visits to sell you something.
- Don't carry your Medicare card unless you will need it. Only take it to doctor or hospital appointments, or trips to the pharmacy.
- Record doctor visits, tests and procedures in your personal health care journal or calendar.

**Detect Medicare Fraud, Errors, and Abuse**

You should receive a Medicare Summary Notice (MSN) in the mail every three months. It is not a bill— it is a list of claims billed to your Medicare account. The MSN explains charges that will be paid by Medicare, by you, or by other insurance (like Medigap or employer insurance).

- Always read your Medicare Summary Notice (MSN)
- Check your MSN for these things:
  1. Is your information correct? Check the Medicare Number, name and address.
  2. Providers with Claims This Period: Make sure you recognize the providers listed here.
  3. Assigned Claims: Check each item listed. Compare these records to your Personal Healthcare Journal. If you see items or services that you didn't get call the healthcare provider to ask about it.
  4. Amount Charged: Amount the provider billed Medicare.
  5. Medicare Paid Provider: Amount Medicare paid to the provider.
  6. You May Be Billed: The total amount the provider may bill you.
- Compare your MSN to your records and look for these three things:
  1. Charges for services or items you didn't receive
  2. Billing for the same thing twice
  3. Services not ordered by your doctor

**Report Suspected Fraud or Ask Questions**

If you suspect errors, fraud or abuse, report it immediately! You can protect other people from becoming victims too.

**When to Call SMP: 1-877-603-6558 or 502-574-6960**

1. You called Medicare, your healthcare or insurance providers and they didn't answer your questions.
2. You suspect or know that someone else is using your Medicare or Social Security number.
3. You need help with identity theft or scam questions.



## BENEFITS THROUGH AN HMO

The Centers for Medicare and Medicaid pay an HMO to offer Medicare benefits to its members. Some organizations charge monthly fees to cover additional benefits, plus co-payment charges. These plans offer comprehensive medical care including routine checkups and may offer other benefits not covered by Medicare or Medigap plans such as dental care. Emphasis is on preventive medical care and care coordination. You must use the HMO's doctors and facilities to initiate your care plan when you are in their service area, except in an emergency. When you are outside the service area, you have access to all Medicare certified providers for urgent and emergency care. You can join a plan that serves your county at any time, regardless of your health, unless you have been determined to have end-stage renal disease.

## MEDICAID WAIVERS

If you are elderly, blind or disabled, Medicaid waiver programs can provide Medicaid coverage for many services that help you stay in your home. Different waivers serve different populations, including the elderly; people with physical, intellectual or developmental disabilities; those with acquired brain injuries; and individuals on ventilators. To qualify:

1. You must get a written certification by a physician that if Medicaid waiver services are not available, nursing facility services would be ordered and you would be admitted to a nursing facility in the immediate future;
2. You must meet the nursing facility level of care defined by Section 4 of 907 KAR 1:022 or meet requirements for residence in an intermediate care facility for people with mental retardation (ICF/MR);

3. You must meet the income and resource limitations required by the program.

For more information, visit [chfs.ky.gov/dms/mws.htm](http://chfs.ky.gov/dms/mws.htm) or contact the Division of Community Alternatives, Kentucky Cabinet for Health and Family Services, at (502) 564-5560, or the Bluegrass Aging & Disability Resource Center, at 1-866-665-7921.

## MEDICAL CLAIMS ASSISTANCE

Hospitals will process claim forms for you through their senior membership programs if you have bills connected with their hospital or physicians. Many home health care agencies also process claim forms for services they provide. Call your local senior center for personal counseling.

## Bluegrass State Health Insurance Assistance Program (SHIP)

**1-866-516-3051**

LEGAL AID OF THE BLUEGRASS, 300 EAST MAIN ST., STE. 110, LEXINGTON 40507

Counseling program for adults age 60+. Determines if they qualify for private or government benefits. Helps with health insurance forms and claims.

## MEDICAID SPEND-DOWN

Medicaid Spend Down offers help to those persons on Medicare but have income too high to receive Medicaid but have incurred medical expenses that are higher than their total income. The SHIP Program and/or the Department for Community Based Services office can assist you with applying for this benefit. You must apply within 90 days of incurring the medical expense and you do not need to receive your medical bills before you apply.

# Medigap Insurance

If you do not have insurance from a former employer that fills gaps in Medicare, there are several insurance companies that sell supplemental coverage to fill these gaps. They sell policies called **Medigaps that help cover Medicare deductibles, coinsurance and some additional benefits**. There are 12 different standardized Medigap plans, labeled A–L (except in Mass., Minn. and Wisc.). **Not all plans are available in all areas.**

**Note:** Starting June 1, 2010, the types of Medigap Plans that you can buy changed. There are two new Medigap Plans – “M” and “N.” Plans “E,” “H,” “I,” and “J” will no longer be available to buy. If you already have Plan E, H, I, or J, you can keep that plan. Contact your plan for more information.

Each Medigap plan pays for a particular set of benefits. Plan A offers the fewest benefits and is usually the least expensive. Plans that offer more benefits, like plan J, are generally more expensive.

**The most popular Medigap plans are C and F,** because they cover major benefits and are less expensive than other plans.

## All Medigap plans (A–L) must include the following basic benefits:

- Hospital coinsurance coverage.
- 365 additional days of full hospital coverage.
- Full or partial coverage for the 20% coinsurance for doctor charges and other Part B services (K and L only cover this after you have paid the out-of-pocket limit).
- Full or partial coverage of the first 3 pints of blood you need each year.

Depending on which Medigap plan you choose, you can get coverage for **additional expenses Medicare doesn't cover**, including:

- Hospital deductible (plans B to L).
- Skilled nursing facility coinsurance (plans C to L).
- Part B deductible (plans C, F and J).

*(Continued on Page 48)*

## Quick Summary of 2017 Medicare Benefits

### PART A Helps pay for medically necessary inpatient care in a hospital or skilled nursing facility

Service	Benefit Period	What You Pay	What Medicare Pays of Approved Amounts	Those Eligible	What's Not Covered
<b>Hospital or skilled nursing care</b> In-hospital semiprivate room, meals and skilled nursing.	Hospital Days: 1–60 61–90 91–150 151+	Hospital Days: \$1,316 deductible \$329 per day \$658 per day You pay in full	Balance Balance Balance \$0	People age 65 or older.  Some people under age 65 with disabilities.  People with end-stage renal disease.	Private rooms (unless medically necessary)  Private duty nursing  Part B Medicare services  Personal convenience items (TV, telephone)  First three pints of blood
<b>Mental Health Coverage</b> as an inpatient in a mental hospital limited to 190 days in a lifetime.	Same as above with a 190 day lifetime limit.	Same as above with a 190 day lifetime limit.	Benefit period begins on the first day of admission for the same condition. An admission on day 61 or later requires a new \$1,316 deductible.		
<b>Post-hospital</b> skilled rehabilitative care in a skilled nursing facility after a 3 day hospital stay.	Hospital Days: 1–20 21–100 101+	\$0 \$164.50 per day You pay in full.			

### PART B Helps pay for doctor services, preventive screenings, home health care, hospice, medical equipment and supplies

<b>Physician visits</b> and diagnostic consults, lab tests, physical, occupational, and speech therapies, approved chiropractic, X-rays including mammograms, outpatient surgical services, eyeglasses after cataract surgery, durable medical equipment and supplies including prosthetic devices and shoes for diabetics, ambulance transport, in-area emergency services, outpatient mental health care.	Not applicable as long as monthly premiums are paid.	\$183 annual deductible; \$109/mo if enrolled prior to 2017; \$134/mo if enrolled for first time in 2017. More if income over \$85,000 single/\$170,000 married; 20% of Medicare approved amount;	80% of the Medicare approved amount after the \$183 deductible.	Enrollees paying the monthly part B premium.	Some preventative care, routine physical exam, eye or foot care, dental, glasses, (except after cataract surgery) hearing aids, orthopedic shoes, private nursing, prescription drugs, immunizations (except those listed under preventive care) most medical costs incurred out of the USA.
<b>Home Health Care</b> includes doctor ordered skilled nursing care, hospice services, physical, speech and occupational therapies, home health aide services and medical supplies.	Not applicable as long as Medicare conditions are met.	After \$183 annual deductible, nothing for services; 20% of the equipment and supplies cost.	Balance	Patient must be home-bound and under a doctor's order for intermittent skilled care or terminally ill for hospice services.	Custodial care, including bathing, grooming, toileting, help getting in and out of bed. For hospice, treatments not related to pain relief.
<b>Preventive care</b> including annual mammograms, colorectal and prostate screenings, annual bone mass measurement, flu & pneumonia shots, Hepatitis B for those at medium to high risk, pelvic exams every 24 mo's; pelvic exams and pap smears (see Page 58 for complete list).	Not applicable.	After \$183 deductible, nothing for services; 20% of the equipment and supplies cost. 25% of colonoscopy if performed as an outpatient.	All costs for fecal occult blood test, Pap smear lab test, pelvic and breast exams, PSA test, flu and pneumonia shots. Balance (80%) of everything else.	Enrollees paying the monthly part B premium.	Cosmetic surgery. Routine or yearly medical exams. Other screening tests or shots except those listed on this quick summary.
<b>Lab tests, biopsies, urinalysis</b>	Not applicable.	Nothing after \$183 deductible.	All costs after \$166 deductible.	Enrollees paying the monthly part B premium.	
<b>Blood</b>	Not applicable.	First three pints unless you replace them; 20% of rest	Balance	Enrollees paying the monthly part B premium.	

### CUSTOMER SERVICE

If you join a Medicare Advantage Plan (HMO, PPO, PFFS), call their customer service number directly with questions you have about your care or benefits.

If you use traditional Medicare health insurance benefits, call for:

- Part A Hospital and SNF Claims:
- Part B Claims:

**1-800-MEDICARE or 1-800-325-0778 TTY**

**Take Note:** When an insurance company limits your coverage or denies you coverage, you have the right to appeal the decision. Call (502) 564-3630.

To get a copy of the federal government handbook, audiotape, Braille, large print or Spanish versions of *Medicare and You*, call **1-800-MEDICARE** or **1-877-486-2048 TTY** or visit **www.medicare.gov**

- Excess doctor charges (plans F, G, I and J).
- Emergency care outside the U.S. (plans C to J).
- At-home recovery (plans D, G, I and J).
- Preventative care Medicare doesn't cover (plans E and J)

### Kentucky Health Solutions

OFFICE

2333 ALEXANDRIA DR., LEXINGTON 40504

KyHealthSolutions.com

Email: Pete.Alberti@kyhealthsolutions.com

We provide the guidance needed to understand Medicare and your Medicare Options such as Medicare Supplements, Part D Prescription Drug plans, and Medicare Advantage plans. We provide our clients with the most up-to-date information so they can make a well-informed decision on their insurance needs. As an Independent Insurance Agency, we represent over 30 different insurance companies. Our insurance carriers are all top rated insurance companies that can provide

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you with excellent insurance products at reasonable rates. For additional information or to speak with an insurance specialist, please call us at 859-312-9646 or email us at [Contact@KyHealthSolutions.com](mailto:Contact@KyHealthSolutions.com).

### MEDIGAP INSURANCE CONSIDERATIONS

- ✓ Can the company cancel or refuse to renew the policy?
- ✓ What are the policy exclusion limits for covered services?
- ✓ If the annual premium is low, does the cost raise with age?
- ✓ Will I have to wait before benefits will be paid?
- ✓ Will I have to wait before existing health problems are covered?

## Long Term Care Insurance

Most people begin paying for nursing home care from savings and assets, which can be quickly spent. Once a person has become basically impoverished, (see *Medicaid Eligibility* requirements) the Medicaid federal/state government-funded insurance program pays for care. Anyone with assets exceeding \$150,000 to protect, in addition to a house, should research long term care insurance.

### COMPANY CHECKLIST

- ✓ How long has the company been in the long term care business? A good company should have been in business at least a couple of years. Don't be taken in by low premiums to attract customers.
- ✓ Research the company's financial strength. A.M. Best is an industry-respected independent rating firm. A+ Superior or A Excellent is okay. Stay away from any rating below A. If you can't get Best's report at the library, ask your agent.
- ✓ Watch out for quick 2–3 day turnarounds for policy approval. Expect a 4 week turnaround for approval.
- ✓ Make sure the company performs medical underwriting at the time of application rather than at claim time.
- ✓ How has the company treated current policyholders when they update? Have enhancements been written on a guaranteed basis, for additional cost or has medical requalification been required?
- ✓ What is the company's claim paying record? Know the percentage of claims paid by the company. If new, excessive claims may raise rates in future years.

### POLICY CHECKLIST

- ✓ Is the policy tax qualified? If a policy is, the benefit is generally not considered as income to the owner. You may get a tax break and better protection.
- ✓ Make sure the policy has a guaranteed renewable clause so you cannot be canceled or singled out for rate increases.
- ✓ Be sure to understand whether you are buying a reimbursement or an indemnification policy. Reimbursement policies will pay covered claims received by the insurer. Indemnification policies pay a stated amount each month regardless of claims received, but they are usually more expensive.
- ✓ Check to assure that the waiver of premium applies to both nursing home and home health care. This continues to cover you at no further cost while collecting benefits.
- ✓ Check for inflation protection—this rider offers either simple increase or one that is compounded, usually three to six percent of the daily benefit annually. This type of inflation rider has level premiums which is important because costs increase with age. Make sure you know if the rider renews automatically each year or if you have to request renewal yourself.
- ✓ Look for policies that cover home health care fully. Most long term nursing care is provided inside the home.
- ✓ What are the Activities of Daily Living (ADLs) that the company uses? How are they defined and how many must be lost to trigger benefits?



- ✓ A good policy does not require you to be hospitalized before benefits are payable. The need for nursing home care and/or home health care may differ from the reason for hospitalization.
- ✓ All levels of nursing care should be covered: skilled, intermediate and custodial. How are they defined?
- ✓ Policy should specify Alzheimer's Disease and frailty and cover organic, mental and nervous disorders that cause cognitive impairment which may prevent you from dressing, bathing and toileting without help.
- ✓ What is the length of the benefit period? Does the policy allow you to use your nursing home benefits in the home when home health care benefits are exhausted and vice versa?
- ✓ What is the deductible or waiting period? This can range from 0 to 365 days. It should be one that fits your budget since most people begin paying for nursing home care from savings and assets.

## TERMS

### Activities of Daily Living

Activities necessary to maintain independent living. May include dressing, toileting, continence, transferring, feeding, bathing and grooming.

### Adult Day Care/Adult Day Services

See page 38.

### Custodial/Personal Care

Personal, non-medical help with the ADLs such as dressing, bathing, eating and other routine activities.

### Elimination Period and Exclusion

Refers to the waiting period of the policy; the initial number of days before benefits are paid. Any condition or expense not paid for by a policy.

### Deductibility of Premium

For income tax purposes, some individuals may be allowed to deduct some or all of their policy premiums with other medical expenses.

### Guaranteed Renewable

This means a policy cannot be cancelled unless you fail to pay premiums when they are due. Premiums cannot be raised unless there is a rate increase for all policy holders in a particular group.

### Intermediate Care

Occasional nursing or rehabilitative care performed by, or under the supervision of, skilled medical personnel.

### Interval Period

Some policies incorporate a 30 – 180 day waiting period before being readmitted, ask your agent or the company if and how an interval period applies to your policy.

### Medicare Certified

Long term care policies require that care be Medicare certified to qualify for benefits. This means a doctor's order for care must be issued.

### Skilled Nursing Care

Daily nursing and rehabilitative care that can be performed only by, or under the supervision of, skilled medical personnel such as RNs, LPNs and therapists.

## Helpful Toll-Free Numbers

### AGING RELATED

Consumer Services-Insurance 1-800-595-6053  
 Food and Drug Complaints . . . 1-800-437-2382  
 Home Energy Assistance Program . . . . . 1-800-456-3452  
 Legal Hotline . . . . . 1-800-200-3633  
 Medicare Part B . . . . . 1-800-633-4227  
 Long-Term Care Ombudsman . 1-800-372-2991  
 Social Security Administration . 1-800-772-1213  
 Talking Books . . . . . 1-800-424-9100  
 Veterans Administration . . . . . 1-800-827-1000

### DISEASE SPECIFIC

Alzheimer's Association . . . . . 1-800-272-3900  
 American Cancer Society . . . 1-800-227-2345  
 American Diabetes Association 1-800-232-3472  
 American Council of the Blind . 1-800-424-8666  
 American Heart & Stroke Assn. 1-800-282-0291  
 American Kidney Association . 1-800-638-8299  
 American Liver Foundation . . 1-800-223-0179  
 American Parkinson Assoc. . . 1-800-223-2732  
 American Speech, Language & Hearing Association . . . . . 1-800-638-8255  
 Arthritis Foundation . . . . . 1-800-283-7800  
 Lung Disease Association . . . 1-800-222-5864  
 National Multiple Sclerosis Society . . . . . 1-800-FIGHT MS

## Dementia Checklist

The following are behaviors often observed in people with varying degrees of dementia. Please check the column which indicates how often your relative displays each one.

SYMPTOMS	Never Occurred	Sometimes (1-2x week)	Frequently (3-6x week)	Daily
1. Wandering				
2. Getting Lost				
3. Asking the same questions over and over again				
4. Being suspicious or accusative				
5. Losing or misplacing things				
6. Not recognizing familiar people				
7. Forgetting what day it is				
8. Hiding things (money, jewelry, etc.)				
9. Starting but not finishing things				
10. Destroying property				
11. Doing things that embarrass you				
12. Being constantly restless				
13. Being constantly lethargic				
14. Being constantly talkative				
15. Talking little or not at all				
16. Waking you up at night				
17. Engaging in behavior that is potentially dangerous to others or self				
18. Reliving situations from the past				
19. Fearful of water - of strangers - of sounds				
20. Seeing or hearing things that are not there (hallucinations or illusions)				

Other behaviors not listed \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**My own case management/  
contingency plan**

List family, friends and/or agencies who help with these tasks, or could help in an emergency.

**Meal preparation/shopping or home-delivered meals:**

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

**Routine housework/laundry:**

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

**Administer finances:**

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

**Home health care (including giving medication):**

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

**Transportation:**

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

**Feeding:**

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

**Bathing/dressing/grooming/toileting:**

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

**Care coordination/arranging for services  
(friendly visitor, telephone reassurance):**

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

**Additional family, friends, agencies, church  
members, pastors, etc., that could be contacted  
for emergency help:**

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Phone \_\_\_\_\_

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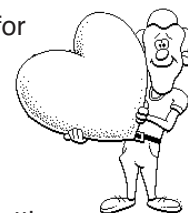
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**CAREGIVER TIP**

**Homemaker services** are available for individuals who are unable to perform their own housekeeping, grocery shopping, or other errands.

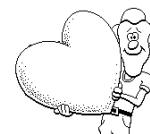


**Personal care services** may include bathing, toileting, help in walking or getting out of a bed or chair, grooming and feeding.

**CAREGIVER TIP**

Many older adults, including those with dementia, simply need basic grooming, bathing, feeding, home maintenance and chore, or comfort care services.

These do not qualify as skilled nursing care and, therefore, are not covered by Medicare. This is when your family should consider Care at Home services.





## Hospital Health Care Systems

Hospitals now provide a wide range of services including emergency assistance, health screening and monitoring programs, rehabilitation, home health care and aides, physician referral and family and pastoral counseling. Neighborhood locations, mobile units, specific disease assessment and treatment centers, as well as hospital ownership of nursing agencies and continuing care living facilities warrants the more accurate description of

“health care system.”

It is the nature of hospitals to specialize in providing care and technology for severe illness and disease. Many tertiary care hospitals have satellite centers and/or physician centers to offer our community greater access to non-acute health care services. Additionally, many hospitals are expanding their menu of services to include home health and in-home hospice care,

### FAYETTE COUNTY

**Baptist Health Lexington** (859) 260-6100

1740 NICHOLASVILLE RD., LEXINGTON 40503  
www.centralbap.com

**Cardinal Hill Rehabilitation Hospital** (859) 254-5701

2050 VERSAILLES RD., LEXINGTON 40504  
www.cardinalhill.org

**Lexington VA Medical Center** (859) 233-4511

1101 VETERANS DR., LEXINGTON 40502  
www.va.gov

**Kentucky One Health System**

424 LEWIS HARGETT CIR., LEXINGTON 40503 (859) 967-5000

**UK Healthcare**

GOOD SAMARITAN HOSPITAL (859) 226-7000

310 SOUTH LIMESTONE, LEXINGTON 40508

ALBERT B. CHANDLER HOSPITAL (859) 323-5000

1000 S. LIMESTONE ST., LEXINGTON 40536

### OTHER COUNTIES

**Baptist Health Richmond** (859) 623-3131

801 EASTERN BYPASS, RICHMOND 40475  
www.baptisthealthrichmond.org

**Bluegrass Community Hospital** (859) 873-3111

360 AMSDEN AVE., VERSAILLES 40383

**Bourbon Community Hospital** (859) 987-3600

9 LINVILLE DR., PARIS 40361  
www.bourbonhospital.com

**Clark Regional Medical Center** (859) 745-3500

175 HOSPITAL DR., WINCHESTER 40391  
www.clarkregional.org

**Ephraim Mc Dowell Regional Medical Center** (859) 239-1000

217 SOUTH 3RD ST., DANVILLE 40422

**Fort Logan Hospital** (606) 365-4600

110 METKER TRAIL, STANFORD 40484  
www.fortloganhospital.org

**Frankfort Regional Medical Center** (502) 875-5240

299 KINGS DAUGHTERS DR., FRANKFORT 40601

**Georgetown Community Hospital** (502) 868-1100

1140 LEXINGTON RD., GEORGETOWN 40324  
www.georgetownhospital.com

**Harrison Memorial Hospital** (859) 234-2300

UNIT 1, 1210 KY HIGHWAY 36 E, CYNTHIANA 41031  
www.harrisonmemhosp.com

**James B Haggin Memorial Hospital** (859) 734-5441

464 LINDEN AVENUE, HARRODSBURG 40330  
www.hagginhosp.org

**Kentucky One-Berea** (859) 986-3151

305 EAST STILL ST., BERE A 40403

**Kentucky One R.J. Corman Ambulatory Care Center**

1250 KEEN RD., NICHOLASVILLE 40356 (859) 887-4100

**Marcum and Wallace Memorial Hospital** (606) 723-2115

60 MERCY CT., IRVINE 40336  
www.marcumandwallace.org

### PHYSICIAN SERVICES

**Kentucky Physician Care Program** 1-800-633-8100

Limited free medical help for low income people who do not qualify for medical cards.

### TAKE NOTE

A physician must provide written approval for home health care to qualify for Medicare, Medicaid and private insurance reimbursement.



**HEALTH CLINICS**

**Department of Veterans Affairs Medical Center** (859) 233-4511  
1101 VETERANS DR., LEXINGTON 40502  
Full range of supportive services as well as in-patient and out-patient treatment to eligible veterans.

**HealthFirst Bluegrass** (859) 288-2425  
1640 #1 BRYAN STATION RD., LEXINGTON 40505  
1736 ALEXANDRIA DR., LEXINGTON 40504  
2433 REGENCY RD., LEXINGTON 40503  
[www.healthfirstlex.com](http://www.healthfirstlex.com)

**Kentucky Clinic** (859) 257-8562 or 1-800-333-8874  
740 S. LIMESTONE, LEXINGTON 40536  
Some free services available, such as ovarian cancer screening for women over age 55 or younger with a family history. Phones staffed Mon. - Fri., 8 A.M. - 5 P.M.

**Kentucky Clinic South** (859) 257-9800  
2400 GREATSTONE POINT, LEXINGTON 40504  
Open 7:30 A.M.-5:00 P.M., Monday through Friday.

**Lexington-Fayette County Health Department**  
650 NEWTOWN PIKE, LEXINGTON 40508  
[www.lexingtonhealthdepartment.org](http://www.lexingtonhealthdepartment.org)  
**PUBLIC HEALTH CLINIC** (859) 288-2483  
The clinic is not a primary medical clinic. It provides services such as STD/HIV testing and counseling, TB skin tests, WIC services, rabies post-exposure testing, family planning and immunizations for children.

**Midway Ctr. for Integrative Medicine** (859) 846-4445  
129 VERSAILLES RD., MIDWAY 40347  
The clinic focuses on prevention, anti-aging, nutrition, family, and bioidentical hormones.

**Mission Lexington**  
**FREE MEDICAL CLINIC** (859) 272-0219  
**FREE DENTAL CLINIC** (859) 519-8157  
**FREE VISION CLINIC** (859) 519-8157  
**FAITH PHARMACY VOICEMAIL** (859) 272-0219  
230 S. MARTIN LUTHER KING BLVD., LEXINGTON 40508  
[www.missionlexington.org](http://www.missionlexington.org)  
Clinic for uninsured working adults without insurance, 185% of federal poverty level, who live in Fayette Co.

**University of Kentucky Health Care** (859) 257-1000, or 1-800-333-8874  
[www.ukhealthcare.uky.edu](http://www.ukhealthcare.uky.edu)

**UK Polk - Dalton Clinic** (859) 257-8801  
217 ELM TREE LANE, LEXINGTON 40507  
Open 8:00 A.M. - 5:00 P.M., Monday through Friday.

**White House Clinic**  
401 HIGHLAND PARK DR., RICHMOND 40475 (859) 626-7700  
1054 LEGACY DR., BERE A 40403 (859) 986-2323  
30 STACEY LANE, IRVINE 40336 (606) 723-0665  
11652 KY-52, PAINT LICK (859) 925-2444

**ALTERNATIVE THERAPIES**

**Berea Healing Arts/Acupuncture** (859) 986-0098  
122 MAIN ST., BERE A 40403  
Non-profit funds complimentary and alternative approaches to health for people in financial need.

**Lexington Healing Arts Academy** (859) 252-5656  
272 SOUTHLAND DR., LEXINGTON 40503

**MEDICATION ASSISTANCE**

Many prescription drug manufacturers make some medications available free of charge to low income persons. Your doctor must make the request to the company. Not all medications are included in the programs.

**Mission Lexington** (859) 272-0219  
230 S. MARTIN LUTHER KING BLVD., LEXINGTON 40508  
Assists those without prescription plan or insurance.

**Health Kentucky** 1-800-633-8100  
KENTUCKY PHARMACY PROVIDERS,  
83 C. MICHAEL DAVENPORT BLVD., FRANKFORT 40601  
[www.healthkentucky.org](http://www.healthkentucky.org)  
Eligible patients receive free medications if under age 64.

**Kentucky State Health Insurance Assistance Program (SHIP)** 1-866-516-3051  
LEGAL AID OF THE BLUEGRASS, 300 EAST MAIN ST., STE. 110, LEXINGTON 40507  
Provides phone information, counseling and education about Medicare and other insurance.  
Prescription drug discounts and insurance planning.

**Partnership for Prescription Assistance** 1-888-344-8915  
[www.pparx.org](http://www.pparx.org)

■ **MEDICATION CONSULTANTS**  
**Optimed Senior Care Medication Management** (859) 271-8677 or 1-800-255-4553  
P.O. Box 25163, LEXINGTON 40524  
[www.nvo.com/pcsworld](http://www.nvo.com/pcsworld)  
Geriatric pharmacist specialist for medication management services.

# Home Health Care

## Home Health Care Coordination

Home health care agencies offer a range of services that allow you to remain safely at home with some assistance in daily living, whether it's medical, cooking, personal hygiene, transportation, companionship, or rehabilitation and support to aid the healing process after illness, surgery or injury. If you need several services, a medical social worker will visit you in your home to determine what services you need and will help you arrange for them.

## Selecting an Agency

Selection of an agency is a personal decision that should be made based upon your needs. Senior centers, hospital discharge planners or social service workers, physicians, public health departments, United Way agencies, religious and senior citizens groups can all serve as advisors in the selection of an agency. Medicare does not pay for personal care services such as bathing, feeding, grooming, transferring from a bed to chair or toileting. Personal care services are usually paid for by the family.

## RANGE OF SERVICES

Agencies may provide free assessments to determine a cost effective plan of care. Per visit or hourly rates vary by agency, skill level, intensity of care, length and timing of services.

## Medicare Coverage Guidelines

Qualifying for home health benefits under Medicare is never guaranteed. Minimally, the patient must be:

- Homebound
- Under the care of an M.D. who requests skilled care
- Need skilled nursing or physical therapy services on an intermittent basis. (Patients who require more than intermittent care, but refuse alternatives, are *not* eligible.)

Examples of skilled nursing services covered by Medicare:

- Wound dressing involving prescription drug and aseptic technique
- Bladder and bowel training in the case of incontinence
- Colostomy or ileostomy care
- Injections
- Respiratory, physical, speech or occupational therapies

## Medicare does not cover any private duty nursing costs.

A patient may be very frail and require many support services such as enemas, incontinence care, bathing, personal grooming, transfer from bed to chair, ambulatory assistance, prompting for performance of basic activities of daily living (ADL), meal preparation and feeding, dressing, homemaking, chore and companion services. Medicare will not pay for these if the guidelines listed above are not met.

## TERMS

### Case Management

Professional social worker or nurse makes in-home assessment and determines individual plan of care. Makes sure that care is achieving its purpose towards client safety and recovery.

### Clinical Nurse Specialists

Have extensive training in a subspecialty such as geropsych or ET or IV therapy. Help in training family members to help provide care for the patient.

### Discharge Planner

Works with patients and family members at hospital dismissal to guide in the decisions needed for either nursing home placement, home health care services, rehabilitation, therapies, etc.

### Hi-tech Specialty Nursing

Includes home transfusion therapies, central line, porta catheters and dialysis services.

### Home Infusion Therapies

Enteral (ET): Nutritional tube feedings through the stomach  
Paraenteral (TPN): Venous nutritional feedings; IV: Venous medication delivery.

### Homemaker/Companion Service/Personal Care

Assists with light housekeeping, meals planning and preparation, laundry and provides companionship. Personal care services include help with bathing, toileting, dressing, walking, getting in/out of bed, grooming, etc.

### Medical Social Work

Licensed Social Worker consults with patient and family, making referrals for chronic medical problems and to available community resources.

### Occupational Therapy

Includes exercises, adaptive equipment, splinting, joint protection, energy conservation.

### Patient's Bill of Rights

A patient is entitled to the highest quality of care with dignity, respect, full information disclosure, forthright information about fees and charges and the right to privacy.

### Physical Therapy

Includes exercise, equipment recommendations, gait training, ultrasound, whirlpool, etc.

### Private Duty Nursing

One on one individual skilled nursing or personal care by an RN, LPN or Certified Nurse Aide in a person's residence. Generally charged by the hour.





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Live life your way in the comfort of home! From a few hours to 24/7 care, we're there when & where you need us.

**859-797-3127**

[www.homehelpershomecare.com/LexingtonKy](http://www.homehelpershomecare.com/LexingtonKy)

Each office is independently owned & operated. (See our list of Services on Page 56)

### Speech Therapy

Evaluation and treatment of communicative, cognitive and swallowing disorders.

### Respiratory Therapy

Exercises to enhance breathing and lung oxygen supply.

### Skilled Nursing Care

A task(s) that can't be effectively performed or self-administered by the average non-medical person without the direct supervision of a licensed nurse. Provided by RNs, LPNs or physical, speech or occupational therapists. Must be ordered by a physician in conjunction with a care plan. Services include injections, insertion of catheters, observation of decubitus ulcers, manual removal if impaction, diabetic teaching.

### QUESTIONS TO ASK

- ☒ Does the agency have 24 hour/day, 7 days/week service in case of emergencies?
- ☒ How is the agency accredited and is it Medicare licensed and/or Medicaid certified?
- ☒ How long has it been in business? Is it affiliated with any hospital, community or social service agency?
- ☒ Will a representative consult with our physician and family members to develop a written care plan outlining specific duties caregivers are to perform, at what intervals and for how long? Will all necessary agency personnel know what our needs are?
- ☒ Does the agency screen and bond all workers and guarantee that they are protected with written personnel policies and basic benefits such as social security, liability, malpractice insurance and worker's comp?
- ☒ How often will we be billed and who will we pay? Is third party reimbursement available? Will the agency file Medicare, Medicaid, HMO and private insurance?
- ☒ Will the same person be dependable and available through all care? Is there a supervisor who oversees all care and will help address any questions or problems?



*Your parents want to stay in the place they call home. We can help.*

**You can't always be there. But we can.**  
With Home Instead Senior Care, caring for an aging loved one doesn't have to be a struggle. It's why we offer everything from:

- Personal Care
- Meal Preparation
- Light Housekeeping
- Companionship
- Dementia/Alzheimer's Care
- Incidental Transportation
- Shopping and Errands
- Medication Reminders

**• Hourly/24 Hour Care**

Take the first step.  
Call us at **859.273.0085** or visit **HomeInstead.com/LexingtonKY**

Each Home Instead Senior Care® franchise office is independently owned and operated. ©2015 Home Instead, Inc.

Enhancing the lives of aging adults and their families in Lexington and Central Kentucky since 2000

**Home Instead**  
SENIOR CARE®  
*to us, it's personal.*



**Accessible Home Care**  
"We Guarantee Compassionate Care"

**(859) 313-5167 Lexington**  
**(859) 354-6027 Frankfort/Georgetown**

- ♥ Personal Care
- ♥ Bathing/Dressing
- ♥ Meal Preparation
- ♥ Companionship
- ♥ Alzheimer's Care
- ♥ Medication Reminder
- ♥ Light Housekeeping
- ♥ Transportation

*We will accept and process all your insurance claims for you free of charge.*  
*We will process our veterans VA Aid & Attendance at no cost to you!*



*Kaye Hughes, owner*

**[www.AccessibleBluegrass.com](http://www.AccessibleBluegrass.com)**



**ALLIANCE**  
Home Caregivers  
are **THE BEST** in  
Central Kentucky!

- ✓ Personal Care
- ✓ Respite Care
- ✓ Homemaking
- ✓ Medication Reminders
- ✓ Companionship
- ✓ Errands/Transportation
- ✓ Meal Preparation

Alliance Caregivers are thoroughly screened (interviewed, background checked, drug tested) & insured. Call us for your **free** in-home assessment.

3716 Willow Ridge Rd.  
Lexington, KY 40514

**859-296-9525**

(locally owned & operated)

*We are here for you 24/7.*



- ☑ What services do we need? What will they cost, per visit or per hour, including overtime or holiday charges? How are charges calculated? Is there a minimum number of hours or days per week? What happens when our insurance and/or Medicare runs out?

#### CARE AT HOME SERVICES

May assist with light housekeeping, meal planning and preparation, laundry and provides companionship. Personal care services may include help with bathing, toileting, dressing, walking, getting in and out of bed, grooming, escort to appointments and errands, etc.

**Alliance Medical & Home Care** (859) 296-9525  
3716 WILLOW RIDGE RD., LEXINGTON 40514  
[www.alliancelexington.com](http://www.alliancelexington.com)

Alliance Medical & Home Care is a locally owned and operated medical staffing agency. We also provide private duty caregivers in assisted living facilities and homes to assist with personal care, companionship, homemaking, mobility, transportation/errands, toileting/incontinence, medication reminders and respite. All caregivers are thoroughly screened, bonded and insured. Services are provided hourly (four hr. min.), or on a live-in basis in Fayette and surrounding counties. Call for a free in-home assessment. An Alliance Representative is on call 24/7.

**Accessible Home Care** (859) 313-5167  
3150 CUSTER DR., STE. 303, LEXINGTON 40517  
[www.accessiblebluegrass.com](http://www.accessiblebluegrass.com)

"We guarantee compassionate care." Services include personal care, bathing/dressing, meal preparation, companionship, Alzheimer's care, medication reminder, light housekeeping and transportation. We will accept and process your insurance claim for you free of charge as well as VA Aid & Attendance Benefits.

**Bluegrass Extra Care** 1-855-492-0812  
2409 MEMBERS WAY, LEXINGTON 40504  
[www.bgcarenav.org](http://www.bgcarenav.org)

**Home Helpers Home Care** (859) 797-3127  
1972 GENERAL WARFIELD WAY, LEXINGTON 40505  
[www.homehelpershomecare.com/lexingtonky](http://www.homehelpershomecare.com/lexingtonky)

Home Helpers Home Care is a Kentucky State Licensed personal care agency. Caregivers are available 24/7 to provide assistance to appointments, grocery shopping, light housekeeping, personal care, meal planning, medication reminders and companionship. Our Exceptional Caregivers are compassionate, extensively trained and have experience with Alzheimer's, Parkinson's, Dementia, Stroke, new Moms and Recuperative care. We offer Direct Link, our personal emergency response system suited to your specific needs. Employees are bonded, insured and screened. Call for a free no obligation in home consult without contracts. Home Helpers is Making Life Easier whenever and wherever you need us. Call or email to find out more. [jgarrison@homehelpershomecare.com](mailto:jgarrison@homehelpershomecare.com).

**Home Instead Senior Care** (859) 273-0085  
A LICENSED PERSONAL SERVICE AGENCY  
207 E. REYNOLDS RD., SUITE 150, LEXINGTON 40517  
[www.homeinstead.com/LexingtonKY](http://www.homeinstead.com/LexingtonKY)

Since 2000, a passionate dedication to serving people has set Home Instead Senior Care's CAREGivers apart. Our CAREGivers are thoroughly screened, extensively trained, insured and bonded, matched to your preferences, professional, reliable and dependable. They assist with personal care including bathing, incontinence, grooming, eating, dressing, med reminders, mobility and cognitive impairment, and provide companionship, meal preparation, housekeeping, laundry, insurance and workers' compensation responsibilities, and conduct periodic quality assurance visits. Care can be arranged hourly, overnight or for 24 hours up to 365 days per year. Call for a free non-obligatory consultation.

**HEMOCARE** 1-866-665-7921  
BLUEGRASS AREA ON AGING AND INDEPENDENT LIVING  
699 PERIMETER DR., LEXINGTON 40517  
[www.bgaail.org](http://www.bgaail.org)

Available in all 17 co's of the Bluegrass Area Development District. Homemakers (personal care and home



management), home-delivered meals, chores (heavy housecleaning), escort services, respite for caregivers, and home repair services (limited to improving safety of the home). Eligibility determined by an assessment of ADLs and IADLs. Limited to those 60+ who are entering or likely to enter long term care facility for whom in-home services can be more appropriate and cost effective in response to their needs. Clients are monitored through case management activities. Sliding fee scale based on income. Estimates can be given. Individuals who meet eligibility criteria for the Medicaid Home and Community Based Waiver do not qualify.

### Senior Companion

**Program** (502) 695-4290 or 1-800-456-6571

BLUEGRASS COMM. ACTION PARTNERSHIP, 111 PROFESSIONAL CT.,  
FRANKFORT 40601

Volunteers age 55+ spend an average of 20 hours/week helping the homebound elderly with meal prep, medication reminders, personal care, light housekeeping, errands and more. No charge for this service. Services provided in Anderson, Boyle, Fayette, Franklin, Garrard, Jessamine, Lincoln, Mercer, Scott and Woodford Co's.

**Senior Helpers of the Bluegrass** (859) 296-2525

3070 HARRODSBURG ROAD, SUITE 240, LEXINGTON 40503

[www.seniorhelpers.com/lexington](http://www.seniorhelpers.com/lexington)

FRANKFORT OFFICE

(502) 226-3393

[www.seniorhelpers.com/frankfort](http://www.seniorhelpers.com/frankfort)

At Senior Helpers, we provide an affordable and caring solution to the busy family. Senior Helpers is the perfect solution for seniors and others who aren't ready to leave their home for an institutional setting, but need support to remain at home. We provide the senior with companionship and one-on-one human contact to reduce isolation and improve their quality of life. Our highly qualified and trained employee caregivers are bonded, insured and screened. We can provide companionship, bathing, dressing, grooming, light housekeeping, Alzheimer's & dementia care, meal planning & preparation, running errands, medication reminders, laundry & linen and much more. Call for a free in-home assessment.

### VNA Health at Home

1-800-633-9844 or (502) 349-5500

711 McDOWELL BLVD., BARDSTOWN 40004

State-funded program for persons over 18 on limited income with permanent, temporary, or recurring disability and functional loss of two or more limbs who require a personal care attendant to live independently. Must be a resident of specific counties and capable of managing and supervising an attendant. State pays \$7.25/hour towards attendant's salary, and trains the disabled person to become an employer.



**Senior Helpers**  
of the Bluegrass

**A HELPING HAND**  
**WHEN YOU NEED IT MOST**

- ✓ Companion Care
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- ✓ Peace of Mind Visits
- ✓ Custom Tailored Service Plans for Community Living
- ✓ Personal Care
- ✓ Parkinson's Care
- ✓ Medical Monitoring Solutions

Central Kentucky's Trusted Source for Quality Home Care

**Help is a call away 859.296.2525**

[SeniorHelpers.com/Lexington](http://SeniorHelpers.com/Lexington) | [SeniorHelpers.com/Frankfort](http://SeniorHelpers.com/Frankfort)

**The Missing Piece In Family Coordinated Elder Care!**

A simple, effective and affordable organizational tool that:

- ◆ eases family communication,
- ◆ puts the patient and family in charge,
- ◆ encourages sharing the care giving burden.




**Answers and support from the comfort of your home with a private Facebook page and live video chat.**

**Strength, hope and solutions from an experienced professional.**

*Kathy Fallon*  
Author and Consultant

**Practical, hands-on care giving support.**

[www.FamilyCareSystem.com](http://www.FamilyCareSystem.com)



**Helping Families Care For Aging Relatives Since 2007.**



**Other Providers:**

Assisting Hands Home Care (859) 264-0646  
 2333 Alexandria Way, Lexington 40510  
 Beverly's Angels (859) 987-0077  
 201 W. Eighth St., Paris 40361  
 Caregivers by Linda, LLC (859) 238-7611  
 215 S. 4th St., Danville (859) 238-7611  
 Comfort Independent Living (859) 552-7958  
 4416 Largo Ln., Lexington 40501  
 Comfort Keepers (859) 224-1124 or (502) 352-2811  
 2350 Regency Rd., Lexington 40503  
 Extra Care Private Duty Nursing Svcs. (859) 296-0513  
 2409 Members Way, Lexington 40504  
 Family Choice Home Care (859) 333-8147  
 2150 Lexington Rd., Ste. G, Richmond 40475


1890 Star Shoot Pkwy., Ste. 170, Lexington 40509  
 Griswold Homecare  
 330 Eastern Bypass, Ste. 1, Richmond (859) 408-5586  
 2901 Richmond Rd., Ste. 130 (859) 314-4791  
 Fountain Community Healthcare Svcs. (502) 542-0964  
 1232 Paris Pike, Georgetown 40324  
 Home Helpers  
 650 Kennedy Road, 40511 (859) 381-8996  
 1972 General Warfield Way, 40505 (859) 797-3127  
 Independence Assistance of the Bluegrass (859) 303-4040  
 343 Waller Ave., Suite 309 Lexington 40504  
 Lifeline Homecare (859) 273-2708 or 1-855-860-3255  
 3130 Custer Dr., Ste. 230, Lexington 40517  
 Right at Home of Lexington (859) 264-0270  
 1050 Chinoe Rd., Suite 101, Lexington 40502

## MEDICATION CHECKLIST

List your medications here, then keep this list in your purse or wallet. You can also make copies of your list to keep at home or work or to give to family members.

Take it with you to your doctor appointments and review the list with a pharmacist.

	Drug A	Drug B	Drug C
What is the brand name of the drug?			
What is the generic name?			
What is the strength (dose)?			
Why am I taking it?			
How many should I take?			
How often must I take it?			
How long must I take it?			
Will there be side effects? What are they?			
Are there side effects I should report to my doctor immediately?			
Should I take it with meals?			
Are there driving or other restrictions?			
Will it interact with other meds or with alcohol?			
Is there anything else I should know about taking this drug?			
Taking any over the counter medications/vitamins?			
Note any medication allergies:			

 <b>HOME HEALTH AGENCY COMPARISON</b>		
<b>ABOUT THE AGENCY</b>	<b>A</b>	<b>B</b>
Number of Years in Business		
Accreditation		
Certified (Medicare/Medicaid)		
24 hours/day, 7 days/week availability		
How is phone answered in an emergency		
Has written supervised care plan		
Same person(s) to provide service		
Person(s) bonded		
Liability insurance		
Other:		
<b>BILLING INFORMATION</b>	<b>A</b>	<b>B</b>
Basic hourly charges for skilled nursing:		
for health aide		
for personal/homemaker		
for therapy		
for medical equipment		
for other services		
Minimum hours per day		
Calculation of travel time		
Overtime and holidays		
Frequency of billing		
Files insurance claims		
Accepts Medicare assignment		
Other:		

Seniors Helping Seniors (859) 408-1145  
1107 Valley Run Rd., Richmond

Visiting Angels (859) 223-0398  
3306 Clays Mill Rd., Ste. 104, Lexington 40503

#### HOME HEALTH AGENCIES

In order to offer Home Health services in Kentucky, Home Health Agencies must obtain a certificate of need and be licensed to serve a given geographic area. Only licensed agencies may be certified to receive Medicaid reimbursement for providing home health services. These are the only type of agencies that can offer “skilled” services. Contact the individual agency to see if they are licensed to provide services in your county.

Amedisys Home Health Care (859)-271-0611  
2480 Fortune Dr., Suite 100, Lexington 40509

Caretenders of the Bluegrass (859) 276-5369  
2432 Regency Rd., Lexington 40503

Baptist Health (859) 260-6569  
2100 Nicholasville Rd., Lexington 40503

Clark County Home Health (859) 744-2549  
201 S. Main St., Winchester Ky 40391

Commonwealth Home Health (859) 367-0046  
101 Venture Ct., Lexington 40505

Franklin County Home Health (502) 564-7383  
231 East Main Street, Frankfort 40601

Gentiva, Kindred at Home (859) 252-4206  
2020 Liberty Rd., Suite 115, Lexington 40505

Infusion Partners (859) 277-2013  
2025 Regency Road, Lexington 40503

Lifeline Home Health Care (859) 272-9787  
161 N. Eaglecreek Dr., Lexington 40509

Lincare Infusion (859) 278-7700  
2514 Regency Rd, Suite 103, Lexington 40503

McDowell Home Health (859) 236-8946  
131 Daniel Drive, Danville 40422

MEPCO Home Health Agency (859) 623-3441  
216 Boggs Lane, Richmond 40475

Saint Joseph American Nursing Care (859) 277-5111  
2464 Fortune Dr., Suite 110, Lexington 40509

#### OTHER HOME SERVICES

**FamilyCare System (859) 539-2874**  
4829 DELANEY FERRY RD., VERSAILLES 40383  
www.FamilyCareSystem.com

A simple, effective organizational system for caring for your loved one. Answers and support from the comfort of your home with a private Facebook page and live video chat. Access to forms/assessments, training videos, and training and solutions from an experienced professional.

**Diversified Nursing Consultants 1-844-580-8338**

**MD2U (859) 402-1092 or 1-866-460-3567**  
www.md2u.com

**MDVIP 1-866-373-2710**

# Hospice Care

Hospice is a special kind of humane and compassionate care designed to provide comfort, sensitivity and support for people in the final phase of a terminal illness. Hospice care can be provided in a variety of settings: in-home, in hospitals or in nursing homes. Hospice is covered by Medicare, Medicaid and most private insurance plans.

## Components of Hospice Care

- Offers pain-comforting, not curative treatment
- Treats the person, not the disease
- Emphasizes quality, rather than length of life
- Considers the entire family, not just the patient
- Provides 24 hour help and support to patient and family

Hospice services are provided by a team of trained professionals including physicians, nurses, counselors, clergy, therapists, aides and volunteers.

## QUESTIONS TO ASK

- ☑ What's the response to your very first call?
- ☑ What will the actual out-of-pocket costs be?
- ☑ Will the same team stay with the patient throughout the entire length of care?
- ☑ What services and how many hours of services are provided if the patient needs 24-hour care?



## SAME EXPERTS. NEW NAME.

Hospice of the Bluegrass is now Bluegrass Care Navigators.

Hospice care continues to be a focus, yet we now guide and provide expert care long before life's final months.

### More ways to care.

- **Extra Care** – personalized home care
- **Home Primary Care** – ongoing care for “home limited” patients
- **Adult Day Health Care** – activities for adults with physical or mental conditions
- **Transitional Care** – help with hospital to home
- **Palliative Care** – pain and symptom relief
- **Hospice Care** – for life's final months
- **Grief Care** – support during grief

To learn more, call **855.492.0812** or visit [bgcarenav.org](http://bgcarenav.org)

- ☑ Is long term bereavement family support is available?
- ☑ If hospital care is needed, does the patient have choice of hospital and physician?
- ☑ How long has the hospice service been in business in the area and is it affiliated with any hospital, community or social service agency?
- ☑ How long will it take to begin hospice service?
- ☑ Will someone be with the family at the time of death?
- ☑ What relationship does your doctor have with the hospice provider?
- ☑ Will in-patient care be provided in a designated hospice unit?
- ☑ What happens if the patient no longer needs in-hospital care but cannot go home?
- ☑ What nursing homes are the hospice provider contracted with?
- ☑ How often will a home health aide visit if the patient has intensive physical care needs?
- ☑ What is the average caseload carried by each nurse?
- ☑ Are there any special services or therapies offered which meet the patient's specific needs and wishes?
- ☑ What happens if Medicare or private insurance coverage ends?
- ☑ How often does someone visit?
- ☑ Will the hospice service file insurance claims? How will out-of-pocket expenses be handled?
- ☑ Who can be called after normal business hours and how fast do they respond?

## PROVIDERS

**Bluegrass Hospice Care** **1-855-492-0812**

2409 MEMBERS WAY, LEXINGTON 40504

[www.bgcarenav.org](http://www.bgcarenav.org)

Service Area: Anderson, Bourbon, Fayette, Franklin, Harrison, Jessamine, Nicholas, Scott, and Woodford co's.

**Heritage Hospice** **(859) 236-2425 or 1-800-203-6633**

120 ENTERPRISE DRIVE, DANVILLE 40422

[www.heritagehospice.com](http://www.heritagehospice.com)

Service Area: Boyle, Garrard, Lincoln, and Mercer co's.

**Hospice Care Plus** **1-800-806-5492**

208 KIDD DRIVE, BERA

Service Area: Madison County

**Hospice East** **(606) 663-8223**

106 W. COLLEGE AVE., STANTON 40886

[www.hospiceeast.com](http://www.hospiceeast.com)

Service Area: Clark and Powell co's.



## Disability & Rehabilitation Services

**U.S. Department of Justice Civil Rights Division** 1-800-514-0301 or (202) 514-0301  
TDD/TTY 1-800-514-0383  
DISABILITIES RIGHTS SECTION - NYAV  
950 PENN AVE. NW, WASHINGTON, D.C. 20530  
[www.ada.gov](http://www.ada.gov)

Contact for information about the Americans with Disabilities Act. Information is available in Braille, large print, audiotapes or electronically on disk.

**Independence Place** (859) 266-2807 or 1-877-266-2807  
1093 SOUTH BROADWAY, SUITE 1218, LEXINGTON 40504  
[www.ipky.org](http://www.ipky.org)

Nonprofit, consumer-directed nonresidential resource  
Center for Independent Living serving people with disabilities of all types and of any age.

**Kentucky Office of the Americans with Disabilities Act** (502) 564-0348 or 1-877-423-2933  
500 MERO ST., CAPITAL PLAZA TOWER, 2ND FL.,  
FRANKFORT 40601  
<http://ada.ky.gov>

**Kentucky Protection & Advocacy** (502) 564-2967 or 1-800-372-2988  
100 FAIR OAKS LN., FRANKFORT 40601  
[www.kypa.net](http://www.kypa.net)

Kentucky P&A is an independent state agency. It protects and promotes the rights of Kentuckians with disabilities through information and referral, technical assistance, education and training, and legal advocacy.

**Lexington-Fayette Urban County Government** (859) 288-2928  
PARKS AND RECREATION THERAPEUTIC PROGRAMS  
545 NORTH UPPER STREET, LEXINGTON 40508  
[www.lexingtonky.gov](http://www.lexingtonky.gov)

Provides programs for individuals with a variety of disabilities, including fitness, aquatics, horsemanship, sports, outings, dances, camps and more. Programs are affordably priced and scholarships are available.

**Veteran's Administration** 1-800-827-1000  
[www.va.gov](http://www.va.gov)  
Information and assistance for military veterans.

### VISUAL DISABILITIES

**Bluegrass Council of the Blind, Inc.** (859) 259-1834  
1093 SOUTH BROADWAY, SUITE 1230, LEXINGTON 40504  
[www.bcbky.org](http://www.bcbky.org)

Information and referral, peer counseling, educational and social activities, advocacy, and monthly newsletter. Information on aids and appliances to help cope with loss of vision. Support groups offered monthly.

**Eye Care America** 1-877-887-6327  
[www.eyecareamerica.org](http://www.eyecareamerica.org)

Refers seniors age 65+ who no longer have access to an ophthalmologist. Clients referred to local eye doctor who volunteers medical eye services, including diabetes and glaucoma eye care. No out-of-pocket cost to client.

**Gadgetry Program for the Blind** (605) 336-9534  
1101 N GARFIELD AVE., SIOUX FALLS, S.D. 57104

Large size print check registers, address books, calendars for \$9-13. Gadgetry program with adaptive devices.

**General Electric Answer Center** 1-800-626-2005  
[www.geappliances.com](http://www.geappliances.com)

Free Braille overlays and special knobs for visually impaired customers with GE, Hotpoint or post-1988 RCA major appliances. Give model and serial number.

**Kentucky Office for the Blind** (859) 246-2111 or 1-800-291-8424  
153 PATCHEN DR., SUITE 17, LEXINGTON 40517  
[www.blind.ky.gov](http://www.blind.ky.gov)

Helps those who are experiencing difficulties with daily living activities or employment because of substantial vision impairment, which cannot be corrected by conventional glasses or lenses. Services can be provided at no cost to eligible individuals.

**Kentucky Vision Project** (502) 875-3516  
KENTUCKY OPTOMETRIC ASSOCIATION,  
514 CAPITAL AVE., PO BOX 572, FRANKFORT 40602  
[www.kyeyes.org](http://www.kyeyes.org)

**Lexington Public Library**  
OUTREACH SERVICES AND BOOK BUDDIES (859) 231-5519  
CABLE CHANNEL 20 (859) 231-5577  
[www.lexpublib.org](http://www.lexpublib.org)

The library offers large print books, audio books, and hosts discussion groups in the community. The library's Cable Channel 20 has programs in which various books are read aloud. The Lexington Herald-Leader is read aloud Monday through Saturday from 8:00 to 10:00 A.M.

**Lighthouse International** 1-800-829-0500  
[www.lighthouse.org](http://www.lighthouse.org)  
Programs about age-related vision impairment.  
Resources for visually impaired. M-F, 9 A.M.-5 P.M.

**Lions Club Eye Glass Program** (859) 523-3033  
PO BOX 13182, LEXINGTON 40583  
Provides eyeglasses for those who cannot afford them in Fayette Co. You may call and request an application, or pick one up at the health department.

# Home Safety Checklist

YES	NO	N/A		YES	NO	N/A	
			<b>Home Exterior</b>				<b>Home Interior</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Address visible from the street	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Security system in place and in working order
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Entrance well lit, visible and barrier-free	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Security bars, lexon or polycarbonate on doors and windows
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Walkways sound and even	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Easily managed deadbolt on all entry doors
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Steps in good condition and even	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Temperature within comfortable range
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Handrails present and securely fastened	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Thermostat easily reached and adjustable
			<b>Kitchen</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Functional smoke detector on each level
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stove and sink areas well lit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Phones accessible in major living areas
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stove located away from window with curtains	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Pictures, objects on walls securely hung
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Pan handles turned away when cooking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Emergency numbers posted by each telephone
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Garments with long, loose sleeves not worn while cooking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Ability to dial emergency numbers when necessary
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Hot pad gloves used rather than hot pad holders	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Cords/plugs on all appliances, lamps, phones are clean, in good condition and out of pathways
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Countertops/work areas clean and safe	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Interior steps/stairs in good condition with sturdy railings
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Fire extinguisher or baking soda accessible to stove area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Light switches located at top and bottom of stairs
			<b>Bathroom(s)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	All stairwells and long hallways well lit
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Bathtub/shower equipped with nonskid mat or strips	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Adequate lighting in all work areas
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Grab bars securely installed and used properly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	All pathways clear of clutter and debris
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Raised toilet is right height and securely installed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Hazardous household agents stored in a safe place
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Faucets are easily operated and marked "hot" and "cold"	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Space heaters placed away from rugs and curtains
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Electrical appliances are kept away from bathtub area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Hallways, bedrooms and bathrooms have night lights
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Shower curtains are adequate height to avoid tripping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Rugs intact and securely fastened
			<b>Bedroom</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Extension cords not used or are safely secured
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Bed is adequate height	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Walkers/wheelchairs/canes easily maneuvered
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Night light is used	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	All usable furniture, chairs, stools, tables sturdy with no weak parts
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Flashlight or lamp is kept at bedside				<b>General Safety</b>
			<b>Medication and Medical Equipment</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A safety exit is planned for emergencies
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Medical equipment stored safely	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Maintains daily contact with people outside the home
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Equipment cords/plugs intact				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Oxygen safety procedures posted				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Medication stored in temperature-appropriate place				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Medication dated and reflects effective dates				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Medications accessible				
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Takes medications at appropriate times				

Adapted by ADR Associates. Reviewed and revised by Missouri Gateway Geriatric Education Center Injury Prevention Project 10/97

**Low Vision Services of KY (859) 977-1129**

120 NORTH EAGLE CREEK DR., STE. 500, LEXINGTON 40509

Helps the visually impaired maximize remaining vision and improve quality of life when medical treatment or surgery is longer effective. Low vision devices: hand-held and stand magnifiers, telescopes, high-powered reading glasses, video magnifiers and more.

**Radio Eye (859) 422-6390**

1733 RUSSELL CAVE ROAD, LEXINGTON 40505

[www.radioeye.org](http://www.radioeye.org)

Reads newspapers and magazines over a special radio frequency that can be heard only on pre-tuned one-station receivers. Anyone who has difficulty reading can be qualified for the service by a doctor, nurse, social worker, or other health care professional. Radio is loaned to you for a one time fee of \$25. If you are unable to pay the fee, please call about free receivers. Broadcasts reach 50 mile radius of Lexington area.

**Retina Associates of Kentucky (859) 263-3900**

120 NORTH EAGLE CREEK DR., STE. 500, LEXINGTON 40509

**SPEECH & HEARING DISABILITIES**

TDD/TTY is a device which enables the hearing and speech impaired to communicate via written phone messages.

**Communicative Disorders****Kentucky Clinic 1-800-333-8874 or (859) 257-7918**

UNIVERSITY OF KENTUCKY,

740 SOUTH LIMESTONE, 3RD FLOOR, LEXINGTON 40536

Audiology Program offers a full range of audiology services. Basic and advanced diagnostic testing, including hearing evaluation, electrophysiological assessment and balance assessment for both pediatric and adult patients. Neuroaudiology program provides patients with diagnostic services of auditory processing disorders. A comprehensive rehabilitation program is available which includes assistive listening devices and hearing aid evaluation, consultation and fitting.

Comprehensive cochlear implant program providing services to patients of all ages.

**Hear Now 1-800-328-8602**

STARKEY HEARING FOUNDATION,

6700 WASHINGTON AVE. S., EDEN PRAIRIE, MN 55344

[www.starkeyhearingfoundation.org](http://www.starkeyhearingfoundation.org)

Provides hearing aids to low income hearing impaired. Must have documented hearing loss. Covers cost of hearing aids and molds. Contact your audiologist. Application available online. Hear Now collects hearing aids for recycling purposes.

**Hearing Loss Association of America (301) 657-2248**

TTY (301) 657-2249

7910 WOODMONT AVE., STE. 1200, BETHESDA, MD. 20814

[www.hearingloss.org](http://www.hearingloss.org)**KATS Network Statewide Hearing Aid Assistance and Reuse Program (SHARP) 1-800-327-5287**[www.katsnet.org/sharp](http://www.katsnet.org/sharp)

Provides information about funding sources for hearing aids. For eligible individuals, SHARP pays the application fee for the Starkey Foundation's Hear Now program. Provides refurbished hearing aids, and accepts donations of used hearing aids.

**Kentucky Commission on the Deaf and Hard of Hearing (502) 573-2604**

TTY 1-800-372-2907

632 VERSAILLES ROAD, FRANKFORT 40601

[www.kcdhh.ky.gov](http://www.kcdhh.ky.gov)

The Kentucky Commission on the Deaf and Hard of Hearing provides referral and advocacy services to the Commonwealth's deaf and hard of hearing consumers. The agency also offers assistive communications equipment to consumers who qualify through the Telecommunications Access Program (TAP).

**Kentucky Relay Service 1-800-648-6057**

TTY 1-800-648-6056

CUSTOMER SERVICE 1-800-676-3777

[www.kentuckyrelay.com](http://www.kentuckyrelay.com)

24-hour access to phone lines. Enables deaf and hearing impaired who use TDD/TTY devices to communicate with each other and those who do not use the devices.

**Lexington Hearing and Speech Ctr. (859) 268-4545**

350 HENRY CLAY BLVD., LEXINGTON 40502

[www.lhscky.org](http://www.lhscky.org)

Lexington Hearing & Speech Center provides quality communication services for the whole family. Adult clients can enjoy comprehensive hearing evaluations and state-of-the-art solutions for every hearing need. Hearing devices are competitively priced, and we contract with many private insurances and state programs to provide access to hearing devices for all who need them.

**Lexington Lions Club (859) 266-6969 or 229-5633**

HEARING &amp; SPEECH ACTION COMMITTEE

858 RIDGEVIEW DR., FRANKFORT 40601

One new in-the-ear hearing aid to income eligible individuals, primarily senior citizens for whom no other resources are available. Application must have an up-to-date hearing evaluation. There will be a charge, not to exceed \$50 for fitting of the hearing aid.

**Miracle Ear (859) 253-3273**

2348 NICHOLASVILLE RD., STE. 130, LEXINGTON 40503

Several locations throughout Central Kentucky.



**UK Communication Disorders Clinic (859) 257-7918**  
900 SOUTH LIMESTONE, CHARLES T. WETHINGTON BLDG, ROOM 110, LEXINGTON 40536

Diagnoses and treats speech and language disorders. Services are available to those with difficulties in communication resulting from hearing, speech, language, swallowing, and voice disorders. In addition to the outpatient clinic, a graduate student-run speech-language pathology clinic is also housed in this space.

#### ADDITIONAL ACCESSIBILITY RESOURCES

**American Automobile Assoc. (AAA) 1-800-543-2345**

Lists accessibility for those with hearing impairments and wheelchairs as a feature of the hotels, motels and restaurants included in annual travel tourbooks.

**Nat. Mobility Equipment Dealers Assoc. 1-866-948-8341**  
[www.nmeda.org](http://www.nmeda.org)

Addresses issues of adaptive equipment liability, standards and quality assurance.

CHRYSLER CORPORATION	<b>1-800-255-9877</b>
FORD	<b>1-800-952-2248</b>
FORD TDD/TTY	<b>1-800-TDD-0312</b>
GENERAL MOTORS	<b>1-800-323-9935</b>
GENERAL MOTORS TDD/TTY	<b>1-800-TDD-9935</b>
LEXUS	<b>1-800-225-3987</b>
TOYOTA	<b>1-800-331-4331</b>
VOLVO	<b>1-800-803-5222</b>

Provides assistance to people with disabilities who are interested in buying and/or adapting a vehicle.

## Medical Equipment & Adaptive Devices

Medicare Part B can help pay for the rental or purchase of durable medical supplies such as oxygen equipment, wheelchairs, and other medically necessary items for use in your home. A doctor's prescription is necessary.

**Ablecare (859) 253-5353 or (859) 455-6959**  
349 OLD VIRGINIA AVE., LEXINGTON

**Bluegrass Oxygen (859) 685-6803**  
1932 MAJAUN RD., LEXINGTON 40511

**Bluegrass Technology Center (859) 294-4343 or 1-800-209-7767**  
TTY **1-800-648-6056**

409 SOUTHLAND DR., LEXINGTON 40503

[www.bluegrass-tech.org](http://www.bluegrass-tech.org)

Provides assistive technology and referrals for people with disabilities in Central Kentucky.

**Cooley Medical Supply (859) 281-6044**  
1316 S. BROADWAY SUITE 100, LEXINGTON 40504  
[www.cooleymedical.com](http://www.cooleymedical.com)

**Grogan's Healthcare Supplies (859) 254-6661 or 1-800-365-1020**  
1016 S. BROADWAY, LEXINGTON 40504  
[www.grogans.com](http://www.grogans.com)

**Ky. Assistive Technology Loan Corp. 1-877-675-0195**  
275 E. MAIN ST., MAIL STOP 2 E-K, FRANKFORT 40621  
[www.katlc.ky.gov](http://www.katlc.ky.gov)

Help persons with disabilities, who would not qualify under traditional loan programs, to obtain assistive technology to improve independence or quality of life.

**Premier Homecare (859) 623-5028**  
1054 CENTER DR., RICHMOND 40475  
[www.premierhomecareinc.com](http://www.premierhomecareinc.com)

**Project CARAT 1-800-327-5287**

[www.projectCARAT.org](http://www.projectCARAT.org)

Collects, refurbishes and redistributes assistive technology and durable medical equipment for underserved individuals with disabilities in rural Ky.

**Superior Van & Mobility (859) 351-4717 or 1-855-217-8102**  
1180 EAST NEW CIRCLE RD., LEXINGTON 40505  
[www.superiorvan.com](http://www.superiorvan.com)

**Sure Hands Lift and Care Systems 1-800-724-5305**

**Transitions Lift & Elevator (859) 299-0068 or 1-877-341-3555**  
721 NATIONAL AVE., LEXINGTON 40502  
[www.transitionsmobility.com](http://www.transitionsmobility.com)

#### Make Sure You Are Treated Properly by Your Doctor.

It is important that you have a doctor who you trust and who pays attention to your needs. You may want to consider switching doctors if the following occur:

- Your doctor always seems rushed.
- Doesn't examine you thoroughly.
- Doesn't remind you about important screening tests, such as mammograms and DRE's.
- Doesn't answer your questions satisfactorily or in terms you can understand.
- Doesn't take notes on your condition.
- Doesn't listen to your concerns.
- Files health-insurance claims that your insurance company often rejects – perhaps because of sloppy record-keeping.
- Often misplaces your test result or chart.
- Bill your insurance company for tests or procedures you did not receive.

## MONITORING SYSTEMS

Emergency Response monitoring systems summon help **24 hours a day**. In either voice or non-voice activated units, the alert goes out to a response center which tries to contact the subscriber, then pre-designated persons if necessary. Some have a timer option where, if the subscriber does not reset a button every 24 hours, an alert is sent to the response center.

**Baptist Health - Lifeline** (859) 260-6217 or 1-800-891-7475  
1740 NICHOLASVILLE RD., LEXINGTON 40503  
www.centralbap.com

**Direct Link** (859) 381-8996  
PO BOX 910509, LEXINGTON 40511  
www.homecarelexingtonky.com

**Guardian Medical Monitoring** 1-877-435-7225  
www.guardianmedicalmonitoring.com

**Project Lifesaver** (859) 258-3629  
CLARK COUNTY (859) 744-1587  
WINCHESTER FIRE EMS, 44 N. MAPLE EXP., WINCHESTER 40391  
ESTILL COUNTY (606) 723-2661  
ESTILL CO. FIRE DEPT., 202 WHISPERING WOOD RD., IRVINE 40336  
FRANKLIN COUNTY 1-877-580-5433  
FRANKLIN CO. SHERIFF'S DEPARTMENT  
JESSAMINE COUNTY (859) 885-9467  
JESSAMINE CO. POLICE DEPARTMENT

MADISON COUNTY 1-877-580-5433  
RICHMOND FIRE DEPT., 200 N. MAIN ST., RICHMOND 40475  
WOODFORD COUNTY (859) 873-3119  
WOODFORD CO. SHERIFF'S DEPT., 103 S. MAIN ST., VERSAILES 40383  
Searching and rescue of persons with Alzheimer's Disease and related disorders who become lost. People in the program wear a personalized bracelet that emits a tracking signal. When caregivers notify agencies that the person is missing, a SAR team starts searching with the mobile locator tracking system. Cost for the transmitter, and a fee for monthly maintenance.

**PAL - Protect and Locate** 1-877-580-5433  
www.projectlifesaver.org/pal-info  
Wandering prevention and emergency alert system ideal for caregivers of vulnerable people with conditions such as Alzheimer's or autism. PAL alerts caregivers of a loved one's location when they wander out of a preset location by text or email. Available in all counties.

**Senior Helpers of the Bluegrass** (859) 296-2525  
3070 HARRODSBURG ROAD, SUITE 240, LEXINGTON 40503  
www.seniorhelpers.com/lexington  
FRANKFORT OFFICE (502) 226-3393  
www.seniorhelpers.com/frankfort  
Through our affiliation with Guardian Medical Monitoring, Senior Helpers provides a well established line of monitoring equipment including personal emergency response systems, automatic pill dispensers, floor mat alarms and door contacts to assist seniors who are at risk of falls, forgetting medication or wandering.

## Health-related Agencies & Services

Most agencies provide advocacy, counseling, support and a speaker's bureau. Hospitals and senior centers provide health and wellness programs.

**Community Health Charities of Kentucky** (502) 581-0203 or 1-888-336-3611  
STATEWIDE OFFICE,  
310 W. LIBERTY ST., STE. 604, LOUISVILLE 40207  
www.chcofky.org

Programs and services to aid and educate families affected by devastating diseases and conditions. Medical research, public education, advocacy and patient support services.

### AIDS/HIV

**Lexington-Fayette Health Department** (859) 252-2371  
650 NEWTOWN PIKE, LEXINGTON 40511  
www.lexingtonhealthdepartment.org  
Confidential, free testing and results provided on walk-in basis Call for hours.

**AIDS Volunteers, Inc. (AVOL)** (859) 225-3000  
225 WALTON AVE., STE. 110, LEXINGTON, 40502  
www.avolky.org  
Compassionate services for those facing the challenges of HIV and AIDS in Central and Eastern Kentucky.

**Moveable Feast Lexington** (859) 252-2867  
474 SILVER MAPLE WAY, LEXINGTON 40508  
www.feastlex.org

Delivers hot, nutritious meals Mon.-Fri. to people living with HIV/AIDS related illnesses and to patients of Hospice of the Bluegrass, as well as to caregivers and dependents living in the home. Free of charge.

### ALCOHOL

**Alcoholics Anonymous** (859) 225-1212  
OUTSIDE FAYETTE COUNTY 1-800-467-8019  
www.alcoholics-anonymous.org

Provides pamphlets and information about alcoholics anonymous meetings. Also has a public information bureau. Telephone lines are available 24 hours/day.

**Al-Anon/Alateen** (859) 277-1877  
845 LANE ALLEN ROAD, LEXINGTON 40504  
www.lexingtonal-anon.org  
Provides support and information for family and friends of people with alcoholism.

### ALZHEIMER'S DISEASE

See *Alzheimer's Disease* on Page 39.

## ☼ Caregiver Emergency Help Guide



**Complete this form for easy reference if you must call for help.  
Post in a place obvious to friends, family and emergency personnel.**

*See also Help at Home and Important Documents Checklist.*

Doctor's Name \_\_\_\_\_ Phone \_\_\_\_\_

Clergy Name \_\_\_\_\_ Phone \_\_\_\_\_

Hospital Choice \_\_\_\_\_

Full Name of Patient \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ Zip Code \_\_\_\_\_

Date of Birth \_\_\_\_\_ Social Security No. \_\_\_\_\_

Medicare No. \_\_\_\_\_ Medicaid No. \_\_\_\_\_

Veteran/Military I.D. \_\_\_\_\_

Health Insurance Carrier \_\_\_\_\_ Policy No. \_\_\_\_\_ Phone \_\_\_\_\_

Add'l Insurance Carrier \_\_\_\_\_ Policy No. \_\_\_\_\_ Phone \_\_\_\_\_

### WHO TO CALL

Name \_\_\_\_\_ Relationship \_\_\_\_\_ Phone \_\_\_\_\_

Name \_\_\_\_\_ Relationship \_\_\_\_\_ Phone \_\_\_\_\_

### MEDICATIONS, DOSAGE, AND FREQUENCY (INCLUDE OVER-THE-COUNTER IF USED REGULARLY)

Pharmacy \_\_\_\_\_ Phone \_\_\_\_\_

Medication	Prescription No.	Dosage	Prescribed By
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Allergies \_\_\_\_\_

Health History/Health Problems \_\_\_\_\_

### ADDITIONAL CONTACTS

Accountant \_\_\_\_\_ Phone \_\_\_\_\_

Insurance Agent \_\_\_\_\_ Phone \_\_\_\_\_

Lawyer \_\_\_\_\_ Phone \_\_\_\_\_



**ARTHRITIS/LUPUS**

**Arthritis Foundation** (502) 585-1866  
 2908 BROWNSBORO RD., STE. 117, LOUISVILLE 40206  
[www.arthritis.org](http://www.arthritis.org)  
 Education, literature and telephone support. Warm water exercise program. AF exercise and special events.

**CANCER**

**American Cancer Society** (859) 276-3223  
 1504 COLLEGE WAY, LEXINGTON 40502  
[www.cancer.org](http://www.cancer.org)  
 Education and service programs. Serves the needs and inquiries of cancer patients, their families friends, and the general public. Support groups and help services.

**Cancer Information Service** 1-800-422-6237  
[www.cancer.gov](http://www.cancer.gov)  
 Free database with the latest information about treatments for over 80 types of cancer, prevention and screening, and problems and conditions linked to cancer and its treatment. Descriptions of ongoing clinical trials. Office hours, 8 A.M. – 8 P.M.; Instant mess. chat, 8 A.M. – 11 P.M.

**Kentucky Cancer Link** (859) 309-1700 or 1-877-597-4655  
[www.kycancerlink.org](http://www.kycancerlink.org)  
 2435 REGENCY RD., STE. B, LEXINGTON 40503  
 Financial assistance for transportation, medical supplies and equipment, child care, and other needs for low-income cancer patients who are uninsured or underinsured.

**CHEMICAL ADDICTION**

**Charles I Schwartz Chemical Dependency Treatment Center** (859) 246-7282  
 627 WEST 4TH STREET ALLEN BUILDING, LEXINGTON 40508  
[www.bluegrass.org](http://www.bluegrass.org)

**DENTAL SERVICES**

**Berea White House Clinic** (859) 986-2019

**The Bluegrass Community and Technical College Dental Hygiene Program** (859) 246-6237  
 ROOM 250, OSWALD BLDG., COOPER DR., LEXINGTON 40506  
 Wide range of preventive dental procedures. All patients are welcomed. \$25 per visit for senior citizens. Serves Fayette County only.

**Univ. of Kentucky College of Dentistry** (859) 323-6525  
 800 ROSE ST., LEXINGTON 40536  
[www.mc.uky.edu](http://www.mc.uky.edu) (click on “dentistry”)  
 Student dentists under faculty supervision provide a full range of dental services. Dental insurance accepted.

**Mission Lexington Free Dental Clinic** (859) 519-8157  
 230 SOUTH MARTIN LUTHER KING BLVD., LEXINGTON 40508  
[www.missionlexington.org](http://www.missionlexington.org)  
 Sponsored by Calvary Baptist Church the clinic is staffed by volunteer dentists who are offering their services to adults in Lexington with no- or low- income.

**Nathaniel Mission** (859) 255-0062  
 1109 VERSAILLES RD., STE. 400, LEXINGTON 40508  
[www.nathanielmission.org](http://www.nathanielmission.org)  
 Dental services to those without insurance or government assistance that live in Fayette County.

**Refuge Ministries Medical Clinics** (859) 225-4325  
 2349 RICHMOND RD., STE. 220, LEXINGTON 40502  
 JESSAMINE CO. CLINIC, 210 EAST WALNUT ST., NICHOLASVILLE 40356  
[www.refugeministriesky.org](http://www.refugeministriesky.org)

**DIABETES**

**American Diabetes Association** 1-888-342-2383  
[www.diabetes.org](http://www.diabetes.org)  
 Provides literature about diabetes, as well as information about programs, educators, and doctors in your area.

**EPILEPSY**

**Epilepsy Foundation Kentuckiana** (502) 637-4440 or 1-866-275-1078  
 KOSAIR CHARITIES CENTRE, 982 EASTERN PKWY., LOUISVILLE 40217  
[www.efky.org](http://www.efky.org)  
 Education and counseling includes referral for housing, education, health services and other needs.

**HEART**

**American Heart Association** (859) 317-6880  
 354 WALLER AVE., LEXINGTON 40504

**INCONTINENCE****Incontinence is...**

- The loss of bladder or bowel control;
- A medical condition, not a disease;
- Not a “normal” part of growing old or the aging process;
- A common condition that affects approximately 25 million Americans;
- Treatable – a variety of options are available.

**It is essential to contact a health professional to determine the specific cause of incontinence.** There are many specialists available to assist in an assessment of bladder control conditions and to provide further information on treatment options. Organizations which can assist you with information on treatment, products and services available include:

**American Urologic Association**      **1-800-828-7866**

**National Association for Continence**      **1-800-252-3337**  
www.nafc.org

**Simon Foundation for Continence**      **1-800-23-SIMON**  
www.simonfoundation.org

**KIDNEY**

**Kidney Health Alliance of Kentucky**      **(859) 277-8259**  
1517 NICHOLASVILLE RD., SUITE 203, LEXINGTON 40503  
www.khaky.org

Serves kidney disease patients and their families. Works to increase awareness and early detection of chronic kidney disease. Nutritional supplement program for dialysis patients, emergency financial assistance to patients, and educational and enjoyable patient activities. Speakers on kidney disease, free kidney health screenings for civic, school, and church events, and an employer-sponsored kidney health screening program.

**LEUKEMIA**

**The Leukemia & Lymphoma Society, Kentucky & Southern Indiana**      **(859) 226-0764 or 1-866-775-8375**  
836 EUCLID AVENUE, SUITE 316, LEXINGTON 40502  
www.lls.org

Provides support to patients and families dealing with a blood cancer diagnosis. Various services following the diagnosis of leukemia, lymphoma, or myeloma. Free educational materials. Financial assistance available (up to \$100 per year) to individuals being treated for a blood cancer. Co-Pay assistance is available for some diseases from \$500-\$10,000.

**LUNG**

**American Lung Association**      **(502) 363-2652**  
4100 CHURCHMAN AVE., LOUISVILLE, KY. 40215  
www.kylung.org  
Helps people with smoking cessation programs.

**NEUROMUSCULAR DISEASES**

**Muscular Dystrophy Association**      **(502) 456-1440**  
909 LILLY CREEK RD., #201, LOUISVILLE 40243  
www.mda.org  
Direct services to patients with neuromuscular diseases including durable medical equipment, transportation to MDA clinic and brace fittings.

**National Multiple Sclerosis Society**      **(859) 294-7060 or (502) 451-0014**  
KENTUCKY-SOUTHEAST INDIANA CHAPTER  
1201 STORY AVE., STE. 200, LOUISVILLE 40206  
www.nationalmssociety.org  
Counseling, information and education. Outreach offers therapy and support groups. Equipment loans and supplemental incontinence program.

**PARKINSON'S DISEASE**

**Kentucky Parkinson's Disease Info and Referral Center**      **(859) 257-APDA (2732) or 1-866-554-APDA**  
740 S. LIMESTONE STREET, L445, LEXINGTON 40536  
www.ukhealthcare.uky.edu/apda


Assists patients diagnosed with Parkinson's disease, their families, caregivers and community through education, support groups, physician referrals, newsletters and more. Contact the center for more information on services or to be added to our mailing list.

**Lexington Area Parkinson Support Group**      **(859) 277-1040**  
Contact Elaine Keith or email keith284@twc.com.

**Parkinson Support Center of Kentuckiana**      **(502) 254-3388**  
315 TOWNEPARK CIR., STE. 100, LOUISVILLE 40243  
www.pscky.org

**STROKE**

**National Stroke Association**      **1-800-787-6537**  
www.stroke.org  
A resource center that provides information on stroke including prevention, recovery, and rehabilitation.

-  **Is Staying at Home the Healthiest or Best Financial Alternative?** Here are questions for consideration and a worksheet to help you decide.

### CONSIDERATIONS

- Are you eating right?
- Who can be there to help you when you are sick?
- Are you taking proper care of your home?
- Do you feel safe?
- Are you lonely?
- Can you get out in the winter when you need banking services, groceries and medicine?
- How do you get to church, shopping and doctor's appointments?
- Are you afraid of falling?

### MONTHLY EXPENSES

	At Home	Retirement Community or Senior Apt.
<b>Major Household</b>		
Property taxes	\$ _____	\$ _____
Home insurance	\$ _____	\$ _____
Air conditioning/heat	\$ _____	\$ _____
Water	\$ _____	\$ _____
Mortgage or rent	\$ _____	\$ _____
Condo or association fee	\$ _____	\$ _____
<b>Maintenance</b>		
General home repairs	\$ _____	\$ _____
Accessibility repairs	\$ _____	\$ _____
Trash removal/recycling	\$ _____	\$ _____
Lawn care	\$ _____	\$ _____
Household chores	\$ _____	\$ _____
Painting	\$ _____	\$ _____
Cleaning	\$ _____	\$ _____
Exterminating	\$ _____	\$ _____
Security system	\$ _____	\$ _____
<b>Personal</b>		
Groceries	\$ _____	\$ _____
Laundry	\$ _____	\$ _____
Emergency response system	\$ _____	\$ _____
Car or bus expenses/insurance	\$ _____	\$ _____
Medication reminders	\$ _____	\$ _____
Cable TV	\$ _____	\$ _____
Health club fee/exercise programs	\$ _____	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>	<b>\$ _____</b>

# Housing & Skilled Healthcare Facilities

## Handy forms and guides in this section:

Is Staying at Home the Healthiest or Best Financial Alternative? . . . . .	69
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## Advertisers in this section include:

### Senior Living Communities

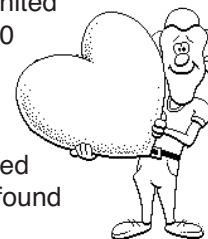
Ashland Terrace . . . . .	78
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### NURSING HOME DATABASE

The Federal government keeps a database of the over 17,000 nursing homes in the United States. Information is available on 10 quality indicators, examining such things as the prevalence of physical restraints at a facility and the percentage of residents who have bed sores. Also available is information found during annual inspections, such as deficiencies and complaint investigation.



The information can be accessed by calling 1-800-MEDICARE, or by visiting the government's web site, [www.medicare.gov](http://www.medicare.gov).



## Housing Options

There are many housing and living choices. Many apartment units have been built especially for older persons. Some apartment houses may be the site of a senior center or a congregate meal program. Others have transportation and outreach programs with a nearby senior center.

### INFORMATION & ASSISTANCE

#### Adult and Tenant Services and Housing Counseling (859) 252-4931

162 E. MAIN ST., STE. 226, LEXINGTON 40507

[www.lfuchrc.org](http://www.lfuchrc.org)

Provides limited financial and housing assistance, crisis intervention, and counseling to residents 18 and older in Fayette County.

#### Housing Authority (859) 281-5060 TDD: (859) 281-5054

LEXINGTON-FAYETTE URBAN COUNTY

300 WEST NEW CIRCLE RD., LEXINGTON 40505

[www.lexha.org](http://www.lexha.org)

Eligibility: Low-income persons.

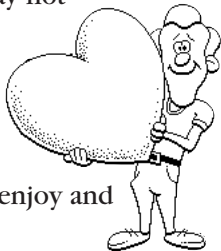
Cost: Rent is based on income.

This agency is in charge of all Lexington-Fayette County public housing, with 330 apartments especially for older persons. Apartments are rented to low-income persons. Applications are taken Monday 8:30-4:00 and Tuesday 8:30-6:00.

**Emergency Housing** - Local emergency housing for senior citizens is not available. If you have an emergency situation, you may utilize the Federal Housing Preference Waiting List or contact the Salvation Army Emergency Shelter located at 736 West Main St. by calling (859) 252-7706. Limited financial assistance for emergency housing may be available through Community Action at (859) 233-4600 or Volunteers of America (859) 254-3469. For abuse situations, contact the Cabinet for Health and Family Services Adult Protective unit in your area or your local law enforcement agency. A limited number of temporary shelters are available for such cases.

### CAREGIVER TIP

Some nursing home residents have frail bodies but very alert minds. Other residents may not be able to process numbers to play bingo, but enjoy trips out to a park, or to see holiday decorations. Study the activities schedule to make sure your loved one will have access to the types of activities he or she will enjoy and look forward to each day.



#### Homestead Exemption Act (859) 246-2722

PROPERTY VALUATION ADMINISTRATOR

101 E. VINE ST., SUITE 600, LEXINGTON 40507

[www.fayettepva.com](http://www.fayettepva.com)

The Homestead Exemption is available to homeowners age 65+ or those who are disabled. Applicants must own and maintain the home as their primary residence and cannot have a similar exemption on any other property. For 2015, the exemption reduces the home's taxable value by \$36,900. In order to receive the exemption, applicants must complete a one-page application and provide proof of eligibility. Visit the website above to learn more about what documents can prove eligibility and to print the application, or call the PVA Office to request an application or more information.

#### Kentucky Housing Corporation (502) 564-7630 or 1-800-633-8896

1231 LOUISVILLE RD., FRANKFORT 40601

[www.kyhousing.org](http://www.kyhousing.org)

Administers federal programs including rental assistance that make safe, decent, affordable housing available. Offers programs to homeless, low-income families for rental housing financing and rehabilitation, home ownership education, and home repair initiatives.



LEXINGTON  
**MorningPointe**  
Senior Living & Memory Care  
**Lexington-East**  
(859) 721-0350  
**Lexington, Ruccio Way**  
(859) 554-0060  
**Lexington Lantern**  
(859) 309-4867

[morningpointe.com](http://morningpointe.com)

We have the  
**KEYS**  
to your  
**PEACE**  
of MIND

**Lexington Fair Housing****Council (859) 971-8067 or 1-866-438-8617**

207 E. REYNOLDS RD., LEXINGTON 40517

Investigates complaints of discrimination related to housing, homeowners or renters insurance, and mortgage financing. Investigates complaints statewide and does not charge for its services.

**REACH, Inc.****(859) 455-8057**

733 RED MILE RD., LEXINGTON 40504

[www.reachky.com](http://www.reachky.com)

Private nonprofit organization committed to making home ownership more affordable to low income to moderate-income families in Fayette and surrounding counties. Through the program, loans may be available for first-time down payments and closing costs.

**MOVING/ORGANIZATION ASSISTANCE****Caring Transitions****(859) 543-9848**

1411 DELAWARE AVE., LEXINGTON 40505

[www.estatemovegreaterlexingtonky.com](http://www.estatemovegreaterlexingtonky.com)**Silver Lexington****(859) 351-5980**[www.silverlexington.com](http://www.silverlexington.com)

Free senior living placement referral service.

**Smooth Transitions of Central Ky.****(859) 447-4853**[www.smoothtransitionscky.com](http://www.smoothtransitionscky.com)**ESTATE SALE ASSISTANCE****Everything But The House (EBTH) (859) 667-1750**[www.my.ebth.com/lex](http://www.my.ebth.com/lex)

The Most Trusted Estate Sale Service

When your belongings become burdens, EVERYTHING BUT THE HOUSE can help. EBTH combines white-glove customer service with leading-edge technology and a global audience of more than 1 million monthly shoppers. We handle everything — organizing, photography, descriptions, posting, payments, shipping — and you never have to lift a finger. Our clients typically see proceeds that are 3 times more than traditional alternatives.

**QUESTIONS TO ASK**

See also *Home Health Care* and *Home Repair*.

If I wish to remain in my own home, what services will I need, and can I afford them? What about:

- Repair/maintenance, home adaptation remodeling?
- Personal and nursing care assistance?
- Cooking?
- Companionship, safety and reassurance?

*(Continued on Page 73)*

## Magnolia Springs

ASSISTED LIVING | MEMORY CARE



**"Family-Owned,  
Not-for-profit"**

**Tour today and  
receive a free gift.**



**CALL for \$3000 Savings!**

859.629.1090 or email

[tsawaf@mag-springs.com](mailto:tsawaf@mag-springs.com)[www.lexington.magnolia-springs.net](http://www.lexington.magnolia-springs.net)

2701 Magnolia Springs Drive

Lexington, KY 40511

# Independent/Assisted Living Comparison Checklist

## BASIC FEE STRUCTURE

### Entrance Fee/Terms

---



---



---

### Lease Term/Deposit

---

### Owner/Affiliation/Years in Business

---

### Living Units Monthly Charge

☐ Studio

---

☐ One bedroom

---

☐ Two bedroom

---

☐ Cottage

---

☐ Furnished for any of above

---

### Food Service Monthly Charge

Breakfast:

☐ Continental

---

☐ Full

---

Lunch

---

Dinner

---

In-room charge

---

Equipped kitchen:

☐ Electric/gas

---

☐ Microwave

---

### Utilities Monthly Charge

Air conditioning/heat

---

### Housekeeping Monthly Charge

Housekeeping weekly/biweekly

---

Linens weekly/biweekly

---

### Home Health Services Charge

On-site medical services/nurse/24 hours

---

Post surgery or acute illness

---

Phone call medication reminders

---

Pulse or blood pressure check in apartment

---

Assistance with bathing, grooming, dressing

---

Additional home health/medical care:

---



---

### Additional Charges

Cable

---

Phone

---

Transportation

---

Other:

---



---

### MONTHLY TOTAL

## AMENITIES

### Safety and Security

☐ 24 hour entry monitor/security

☐ Locked entrance

☐ Sprinkler/smoke detector

24 hour emergency call

☐ in bathroom

☐ in bedroom

☐ Non-skid bathroom grab

☐ Hall handrails/guardrails

### Social and Health Programs

☐ Activities planned (cultural, educational, leisure, social)

☐ Exercise programs

☐ Health screenings

☐ Resident services coordinator

### Transportation

☐ as personally needed

☐ as scheduled

### Convenience and Errands

☐ Bank

Laundry

☐ in building (coin)

☐ on floor (coin)

☐ unit hook-up

☐ Parking reserved

☐ Pharmacy

☐ Phone outlets pre-wired

☐ Post office

☐ Trash removal

Other:

## SERVICES

☐ Bathing/personal held sprayers

☐ Cable TV hook-up/satellite dish

☐ Chapel

☐ Decor choice/allowance

☐ Draperies

☐ Exercise room

☐ Fireplace

☐ Fishing lake

☐ Furnished units

☐ Game room/activities

☐ Gardening area/greenhouse

☐ Gazebo

☐ Guest rooms

☐ Individual patio/veranda

☐ Hot water dispenser

☐ Levered door handles

☐ Library

☐ Lockers

☐ Lounge with TV/without TV

☐ Meeting room & private dining

☐ Outdoor nature paths

☐ Pets allowed

☐ Pool/spa/Jacuzzi/sauna

☐ Private dining

☐ Putting green

☐ Workshop

Other:



**If I choose to move to an adult living community, will I have:**

- Privacy?
- Emergency assistance and security?
- Frequent laundry and housekeeping service?
- Access to transportation, shopping and preferred worship?
- My own furnishings?
- A place that feels comfortable?
- Good food and a selection of food?
- My preferred diet and have in-room tray service if I decide I'm not feeling well?
- My own phone? And be able to have my family and friends visit when I like?
- Scheduled activities that I like?

**Do I:**

- Need respite care?
- Like the decor and feel at home?
- Feel comfortable with the worship services?
- Like the management, the people, their approach, philosophy and styles?
- Understand all room costs and additional fees?
- Feel secure about the financial stability of the owners/management?
- Insurance and billing help?

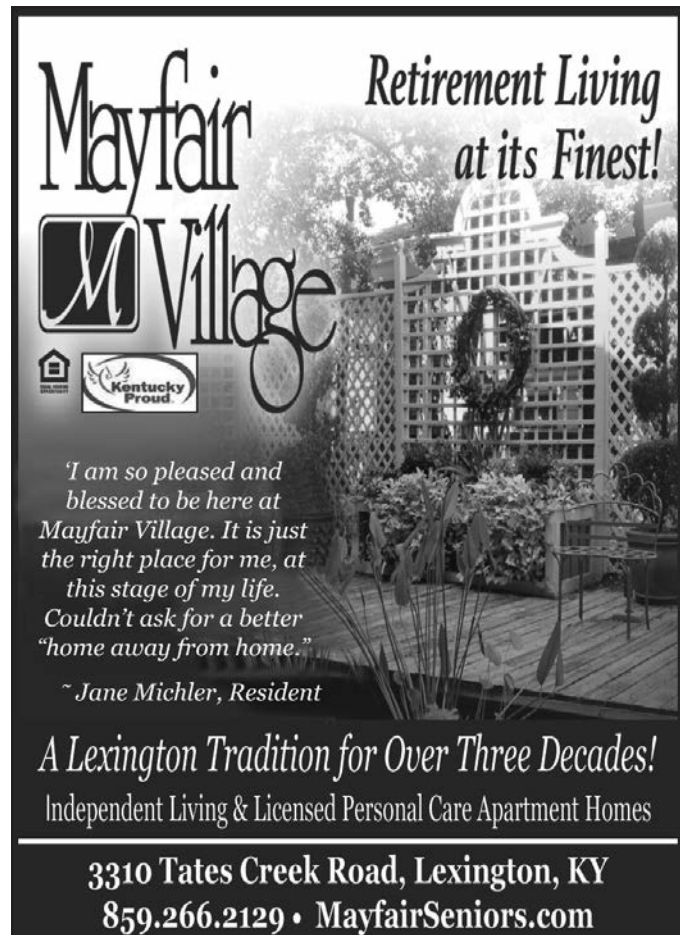
### FAMILY CARE HOMES

State licensed, community-based residences that provide 24-hour supervision and personal care to 1 – 3 non-related persons. Personal care includes room, meals, laundry, cleaning, supervision of medications, and assistance with activities of daily living, such as bathing, dressing, and grooming. Family Care Homes are intended to promote family-like care of residents. Most residences are actually private homes in which residents may have a shared or private room, and communal dining and living area.

Individual operators of Family Care Homes determine the cost of care and services provided. In general, monthly fees may range from \$800 – \$2,000/month, depending on the type of home and services provided.

Because Family Care Homes promote a family-like environment, residents should feel comfortable with the operator, family members living at home, and other residents. When considering placement within a Family Care Home, potential residents should openly discuss their schedules, personal needs, diet, medications, social activities, likes, and dislikes with the operator. Additionally, consumers should give consideration to the location of the home, its general condition, and the operator's training and professional experience. For more information on family care homes, a complete listing, or placement, contact:

**Family Care Home Services of the Nursing Home Ombudsman Agency of the Bluegrass**  
(859) 277-9215 or (877) 787-0077  
www.ombuddy.org



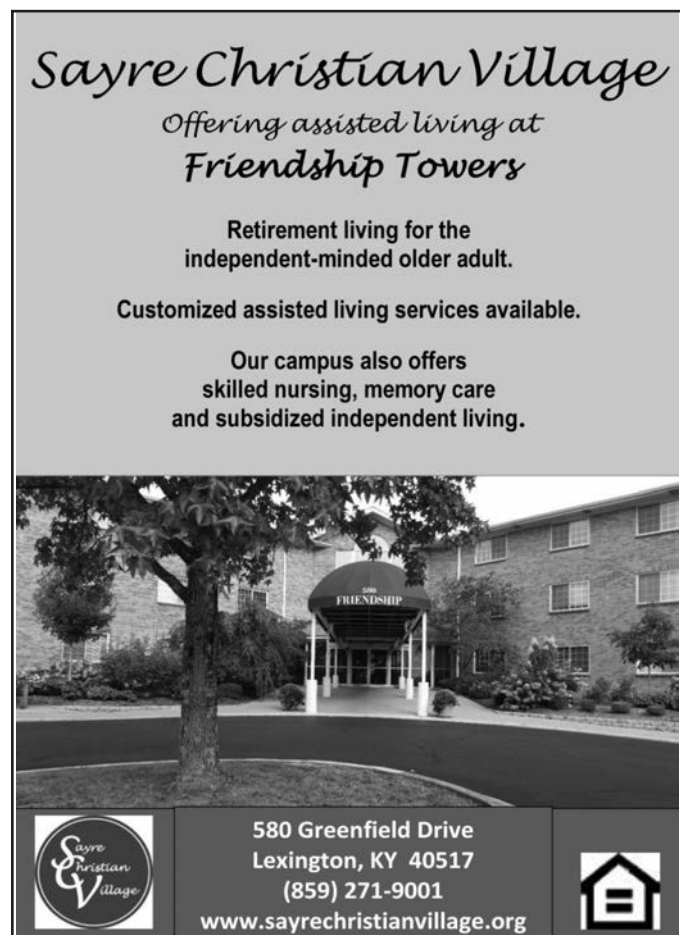
**Mayfair Village** Retirement Living at its Finest!

*"I am so pleased and blessed to be here at Mayfair Village. It is just the right place for me, at this stage of my life. Couldn't ask for a better 'home away from home.'"*

*~ Jane Michler, Resident*

**A Lexington Tradition for Over Three Decades!**  
Independent Living & Licensed Personal Care Apartment Homes

**3310 Bates Creek Road, Lexington, KY**  
**859.266.2129 • MayfairSeniors.com**





**Sayre Christian Village**  
*Offering assisted living at Friendship Towers*

Retirement living for the independent-minded older adult.

Customized assisted living services available.

Our campus also offers skilled nursing, memory care and subsidized independent living.

 580 Greenfield Drive  
Lexington, KY 40517  
(859) 271-9001  
www.sayrechristianvillage.org 



## Types of Housing with Care Services

	<b>Independent Community</b>	<b>Assisted Living</b>	<b>Family Care Homes</b>	<b>Personal Care Homes</b>	<b>Nursing Facility</b>	<b>Skilled Nursing Facility</b>
<b>Type of Care</b>	Living in your own home or apartment	Community Housing	Community Housing limited to 2-3 residents; managed by an owner-operator	Community housing-many have professional staff. Must have state approval to operate. Usually many residents	Care needs determined by assessment; Medicaid—"low intensity," "intermediate," or "custodial care"	Care needs determined by assessment; usually include therapies. Medicaid - "high intensity" may also be called sub-acute, rehab, or extended care
<b>Licensing Requirement</b>	None	None	State License	State License	State License	State License
<b>Certification</b>	None	Required	None	None	Federal, if Medicaid beds	Federal, if Medicaid or Medicare beds
<b>Residents Rights per Statute</b>	Ordinary citizens rights	Ordinary citizens rights	State rights except for transfer and exchange	All state rights, including transfer and discharge	All state rights (and federal if participating in Medicaid), including transfer and discharge	All state and federal rights, including transfer and discharge
<b>Living Space</b>	Can be adapted to accommodate special needs	Independent apartment; features locked doors, private toilet and shower	In a private home; usually shared bedroom; access to all living space in the home	Limited number of beds applied for by the owner and granted by the state; usually private or shared bedrooms with congregate living space	Limited to number of beds applied for by the owner and granted by the state; residents share rooms; a few private rooms are available. Congregate living space	Number of beds applied for by the owner and granted by the state. Residents share rooms; a few private rooms are available; congregate living space.
<b>Personal Services</b>	Family friends, paid non-professional help, volunteers.	24-hour non-professional support services. Can receive assistance with ADLs, i.e., bathing, eating, dressing, grooming, toileting, transferring, and self-administration of medicine.	Non-professional supportive services-24 hr. supervision; can receive assistance with activities of daily living: bathing, eating, dressing, grooming, toileting, must be mobile or mobile non-ambulatory.	Non-professional supportive services-24 hr. supervision; can receive assistance with activities of daily living: bathing, eating, dressing.	Professional and supportive services, small facilities can contract for services	Professional and supportive services. Therapies often by outside contractor.

## ☼ Types of Housing with Care Services (continued)

	<b>Independent Community</b>	<b>Assisted Living</b>	<b>Family Care Homes</b>	<b>Personal Care Homes</b>	<b>Nursing Facility</b>	<b>Skilled Nursing Facility</b>
<b>Health Services</b>	By contract with outside entity, family can often perform.	By contract with outside entity.	No professional staff, home health may be used	No professional staff required, may be available or by contract from home health	R.N. – 1 shift per day, 7 days per week. Other staff meet the needs of residents.	R.N.- 1 shift/day, 7 days/per week, other staff to meet the needs of residents, therapies often by outside contractor.
<b>Inspection Schedule</b>	Not applicable	1-year certification by Dept. of Aging and Independent Living	Annually by the state Office of the Inspector General	Annually by the state Office of the Inspector General	9-15 month schedule by Office of the Inspector General; federal inspection possible	9-15 month schedule by Office of the Inspector General; federal inspection possible
<b>Oversight</b>	Department of Community Based Svcs. if there is referral for neglect by self or caretaker	Department of Aging and Independent Living	Every six months by the Department for Community Based Services (DCBS)	Every six months by Department for Community Based Services	Community Based Services if abuse, neglect, or exploitation alleged	Community Based Services if abuse, neglect, or exploitation alleged
<b>Payer Source</b>	Private funds, there is some subsidized housing available; some renovation assistance available	Private funds	Private funds, state supplement; VA contracts	Private funds, state supplement; VA contracts	Private funds, Medicaid, VA contract, insurance	Private funds, Medicaid, Medicare, VA contract, insurance
<b>Ombudsman Service</b>	No	No, except for information and referral; placement information when requested	Yes	Yes	Yes	Yes
<b>Notes:</b>		Lease agreements are the key issue in this setting; services offered may vary; required to help clients find appropriate living arrangement upon giving them a move out notice	Residents may have a Medical Card (Medicaid) but this does not pay for their stay in the facility	Residents may have a Medical Card (Medicaid) but this does not pay for their stay in the facility	Care plans are a crucial piece to receiving quality care	Care plans are a crucial piece to receiving quality care; even if this is a unit in a hospital, it is still a nursing facility

Chart compiled by Nursing Home Ombudsman Agency of the Bluegrass

## Senior Housing and Supportive Care Communities - Overview

There are four main categories of Senior Housing available: Independent Living, Assisted Living, Personal Care and Long Term Care Facilities. Each offers different levels of care and support to residents. Within those main categories there are several services available for specific needs such as Memory Care Units in Personal Care Facilities or Long Term Care Facilities for those with memory disorders. Some communities offer several of these categories, creating a continuum of care service.

### WHAT TO LOOK FOR WHEN CHOOSING ANY TYPE OF SENIOR HOUSING

Upon arrival, your first impression should be one that makes you feel comfortable and secure.

Ask yourself the following questions:

- Is the community clean and well maintained, inside and out?
- Are residents participating and enjoying themselves alone and in group settings?
- Is the staff friendly, pleasant, and well groomed?
- What is the staff-to-resident ratio, including nights and weekends?
- Is the staff licensed or certified? If not certified or licensed, what kind of training does staff receive?
- Does the community sponsor religious activities or provide transportation to places for worship?
- Are there social activities available that you enjoy?
- What type(s) of transportation are available, and how often may they be used? How is transportation scheduled? Is there a limit to the distance the transportation serves? What, if any, are the transportation fees?
- Are there services that you need, such as a hairdresser, health club, or a gift shop on the premises?
- Are housekeeping services available, and what do they include? What is included in the monthly service fee? Do you have a listing of additional charges?
- May you meet the facility manager and other pertinent staff members, or visit on a weekend and share meal with another resident prior to your decision?
- How are the meals served? Is there assigned seating, or are you free to choose where you would like to sit? What special diets are offered? Is there a dietitian on staff? How often are menus changed and how are they planned? What types of meal plans are offered?
- Are there guest facilities available for visiting friends or relatives?

- Does staff address the residents by their proper names?

Always visit more than one place! They all have different atmospheres and cultures; you want to be comfortable. Spend some time looking around. Try to observe at different times of day to see how social activities, care and meals are handled.

### CHOOSING AN INDEPENDENT LIVING COMMUNITY

If you are physically and socially independent and choose to live in a community with others, independent living communities might be right for you. Many of the independent senior communities offer different levels of assistance and services, such as meals, transportation, social and recreational activities, security, housekeeping and maintenance. Some even offer additional levels of care (assisted living and skilled nursing care) in the community.

### CHOOSING AN ASSISTED LIVING OR PERSONAL CARE FACILITY

Ask yourself the following questions:

- Is the cost of the facility covered by your long-term care insurance?
- Are there handrails on the walls to help residents walk safely?
- What assistance with activities of daily living (bathing, dressing, grooming, transferring, toileting, eating) is given? How often?
- What assistance with instrumental activities of daily living (housekeeping, shopping, laundry, chores, and transportation) is given? How often?
- Is the Assisted Living Community certified by the Kentucky Department for Aging and Independent Living?
- Is the Personal Care Community licensed by the Office of Inspector General?
- Is the outside of the facility clean and in good repair?
- Is there an odor when you enter the facility?
- Are the rooms clean and in good repair?
- Are there grab rails in the bathrooms?
- Are there places outdoors for residents to sit?
- Can residents in wheelchairs get around easily?
- Is there enough light for residents to see and feel comfortable?



- Do the residents appear to enjoy being with the staff and vice versa?
- Are most of the residents dressed for the season and the time of day?
- Is the food appealing?
- Does the staff know the residents by name and address them properly?
- Does the staff respond quickly to call lights?
- Is there a variety of activities going on while you are there?
- Are residents included in the meal planning?
- Is there a resident's council?
- Does the family participate in care planning?
- What is the cost of all services? Services such as laundry, salon, or transportation may be added onto the daily fee.
- What is the payment structure for care and services?

### CHOOSING A LONG TERM CARE FACILITY

Ask yourself the following questions:

- Is the outside of the facility clean and in good repair?
- Is there an odor when you enter the facility?
- Are the rooms clean and in good repair?
- Are there handrails on the walls to help residents walk safely?
- Are there grab rails in the bathrooms?
- Are there places outdoors for residents to sit?
- Can residents in wheelchairs get around easily?
- Is there enough light for residents to see and feel comfortable?
- Do you see the residents' personal items from home in the rooms?
- Is there a private location for you and your family to visit?
- Do the residents appear to enjoy being with the staff and vice versa?
- Are most of the residents dressed for the season and the time of day?
- Does the staff know the residents by name and address them properly?
- Does the staff respond quickly to call lights?
- Are there a variety of activities going on while you're there?
- Is the food appealing?
- Are residents included in the meal planning?

- Is there a resident's council?
- Is there a family council?
- What is the payment structure for care and services?
- Do staff and other professionals (physical therapist, occupational therapist, etc.) work together to plan the residents' care needs?
- Does the family participate in care planning?
- Are there special services that are offered, such as dementia units or respiratory care units?
- What is the cost of all services? Services such as laundry, salon, or transportation may be added onto the daily fee.
- Is the facility certified for Medicare?
- Is the facility certified for Medicaid?
- Can a "private pay" patient stay when his or her resources run out?

### If you have questions about a particular facility or long-term care...

Call the Nursing Home Ombudsman Agency. For information about a particular facility or questions regarding accessing long term care, please call **(859) 277-9215** or visit **[www.ombuddy.org](http://www.ombuddy.org)** for their free booklet "Important Information - A Guide to Long Term Care for Residents and Families".

### SENIOR HOUSING TERMS

#### Assisted Living

These state certified facilities offer basic assistance with activities of daily living and organized social and recreational activities. Persons who wish to live as independently as possible can receive help with bathing, grooming, meal service and reminders for taking medications. Fees for care vary and may be supplemented by long-term care insurance.

#### Continuing Care Retirement Communities

Offer a continuum of services: independent living cottages or apartments, assisted living, personal care and a skilled nursing facility on-site or nearby. Some charge an entrance fee/membership fee (or an endowment) that can vary by life expectancy.

#### Independent Living

This is a broad term encompassing many types of housing options including independent living within a congregate housing setting. Independent Living means that a person is able to maintain his or her own living area and attend to personal care needs.

#### Long Term Care

Twenty-four hour medical care is provided for those who need skilled or intermediate nursing care. Cost of care may be covered by Private Pay, Long-Term Care Insurance or Medicaid.

### Memory Care

Specialized care and programming for those with Alzheimer's disease or other memory care disorders.

### Personal Care

These state licensed facilities provide care for the person who needs assistance with personal hygiene and other activities of daily living. They also have organized social and recreational activities. Medicines can be dispensed by staff, which is prohibited in assisted living facilities.

### Rent-Subsidized Housing

These independent living subsidized apartment complexes are generally for those 62 and older who

are able to live on their own, even if handicapped or disabled. Each facility has its own eligibility requirements, and many have waiting lists.

### Respite

Temporary medical or non-medical services designed to offer relief to those who are caring for family members who might otherwise require permanent placement in a facility outside the home.

### Subsidized Housing

These housing facilities are built and/or operated with public or private subsidies. In general, rent is based on income, usually no more than 30% of income.

## Senior Housing Facilities by County

The following facilities are listed by county. Under each facility is a listing of the levels of care provided. The levels of care are Independent, Assisted, Personal, Skilled, Respite and Memory (which includes Alzheimer's care).

### HOUSING SPONSORS

The following facilities have assisted in the printing of Pathways through their advertising support:

#### Ashland Terrace (859) 266-2581

475 SOUTH ASHLAND AVENUE, LEXINGTON 40502

[www.ashlandterrace.org](http://www.ashlandterrace.org)

Ashland Terrace is a non-profit, independent living community for women over age sixty-five. Meals, transportation, housekeeping, linens and a variety of activities/outings provided. Rent is privately subsidized based on monthly income.

**Levels of care:** Independent.

#### Bridgepointe at Ashgrove Woods (859) 885-3000

5220 GREY OAK LANE, NICHOLASVILLE 40356

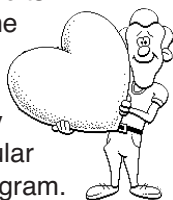
[www.BridgepointeAssistedCare.com](http://www.BridgepointeAssistedCare.com)

Located in Bannon Crossing, Bridgepointe at Ashgrove Woods is a brand new Christian Care Community offering assisted senior care, memory care and adult day services featuring the Best Friends Approach™.

**Levels of care:** Personal, Memory.

### CAREGIVER TIP

Moving a loved one into a nursing home is an act of love, not a denial of duty. Many older adults who have lived in isolation for a long time find new friends and new experiences to keep connected with life once they become residents. Additionally, the very frail often significantly improve with regular medical care and a healthy nutrition program.



#### Highgrove at Tates Creek (859) 274-0013

4251 SARON DRIVE, LEXINGTON 40515

[www.highgroveattatescreek.com](http://www.highgroveattatescreek.com)

Highgrove at Tates Creek proudly serves seniors looking for comfort and security in a caring environment. Nestled in a rolling wooded setting with picturesque views, Highgrove provides superior, yet reasonably priced accommodations and services in a relaxed resort-like atmosphere.

**Levels of care:** Independent, Assisted, Memory.

#### The Homeplace at Midway (859) 846-4663

101 SEXTON WAY, MIDWAY 40347

[www.TheHomeplaceAtMidway.com](http://www.TheHomeplaceAtMidway.com)

**Levels of care:** Assisted, Memory, Skilled.

#### Hometown Manor of Frankfort (502) 352-2330

201 DEMOCRAT DRIVE, FRANKFORT 40601

[www.hometownmanor.com](http://www.hometownmanor.com)

We are an all-inclusive, 19 room small community which allows us to provide more personalized attention while offering a high level of quality care for families searching for an affordable rate for their loved ones.

**Levels of care:** Assisted, Respite.

#### Hometown Manor of Lexington (859) 317-8439

2141 EXECUTIVE DRIVE, LEXINGTON 40505

[www.hometownmanor.com](http://www.hometownmanor.com)

We are an all-inclusive, 15 room small community which allows us to provide more personalized attention while offering a high level of quality care for families searching for an affordable rate for their loved ones.

**Levels of care:** Assisted, Respite.

*(Continued on Page 80)*

# LIBERTY RIDGE

## Senior Living Community



Assisted Living Community



Memory Care Neighborhood

### Offering:

- Three Levels of Care
  - Assisted Living Apartments
  - Easy Living Garden Homes
  - Memory Care Neighborhood
- Restaurant Style Meals
- Just minutes from shopping, restaurants, & medical facilities
- Social Activities
- 24-Hour Security
- Emergency Response System

## DISCOVER THE DIFFERENCE

*We're with you every step of the way.  
Take a Tour Today!*

# 859.543.9449

701 Liberty Ridge Lane, Lexington, KY 40509

[www.libertyridge.com](http://www.libertyridge.com)





**The Lantern at Morning Pointe** (859) 309-4867  
 225 RUCCIO WAY, LEXINGTON 40503  
[www.morningpointe.com](http://www.morningpointe.com)

Morning Pointe is a senior living community that specializes in personal care and memory care. We provide services in a comfortable, home-like environment with the benefit of having nursing care onsite 24/7. Our communities offer well-appointed, upscale, private apartments that are available on a monthly rental basis. Personal care and Alzheimer's services are provided in a caring, secure environment that promotes hospitality and dignity while maintaining an independent quality of life.

**Levels of care:** Personal, Memory.

**The Lantern at Morning Pointe - East** (859) 721-0350  
 150 SHORESIDE DRIVE, LEXINGTON 40515  
[www.morningpointe.com](http://www.morningpointe.com)

Morning Pointe is a senior living community that specializes in personal care and memory care. We provide services in a comfortable, home-like environment with the benefit of having nursing care onsite 24/7. Our communities offer well-appointed, upscale, private apartments that are available on a monthly rental basis. Personal care and Alzheimer's services are provided in a caring, secure environment that promotes hospitality and dignity while maintaining an independent quality of life.

**Levels of care:** Personal, Memory.

**The Lantern at Morning Pointe of Frankfort** (502) 226-7118  
 66 C. MICHAEL DAVENPORT BOULEVARD, FRANKFORT 40601  
[www.morningpointe.com/frankfort](http://www.morningpointe.com/frankfort)  
**Levels of care:** Personal, Memory.

**Liberty Ridge Senior Living Community** (859) 543-9449  
 701 LIBERTY RIDGE LANE, LEXINGTON 40509  
[www.libertyridge.com](http://www.libertyridge.com)

Liberty Ridge is a non-profit, faith-based community situated on 30+ acres of bluegrass, just minutes from Hamburg Shopping Center and interstate 75. Shopping, restaurants, medical facilities and St. Joseph East Hospital are all within a 5-10 minute drive. Levels of care include Independent Garden Homes, Assisted Living apts. and a small, person-centered Memory Care Neighborhood. Garden Home living is both exterior and interior maintenance-free, and designed for the active, independent senior. Basic floor plan is 2 bedroom, 2 bath, 1 car garage. Amenities and services in the Assisted Living apts. include scheduled transportation, three restaurant style meals per day, housekeeping, 24-hour security, emergency response system, social activities and excursions. Assistance with activities-of-daily living are available when/if needed. The Memory Care Neighborhood is patterned after the "Best Friends" person-centered model of care for residents with dementia/Alzheimer's. Residing at Liberty Ridge promotes an active independent lifestyle while allowing for freedom of choice. A ministry of Eastland Church of God.

**Levels of care:** Independent, Assisted, Memory.

**Magnolia Springs Senior Living of Lexington** (859) 410- 6575  
 2701 MAGNOLIA SPRINGS DR., LEXINGTON 40511  
[www.lexington.magnolia-springs.net](http://www.lexington.magnolia-springs.net)  
**Levels of care:** Skilled, Alzheimer's.

**Mayfair Village** (859) 266-2129  
 3310 TATES CREEK ROAD, LEXINGTON 40502  
[www.mayfairseniors.com](http://www.mayfairseniors.com)  
**Levels of care:** Independent, Personal.

**Morning Pointe** (859) 554-0060  
 233 RUCCIO WAY, LEXINGTON 40503  
[www.morningpointe.com](http://www.morningpointe.com)

Morning Pointe is a senior living community that specializes in personal care and memory care. We provide services in a comfortable, home-like environment with the benefit of having nursing care onsite 24/7. Our communities offer well-appointed, upscale, private apartments that are available on a monthly rental basis. Personal care and Alzheimer's services are provided in a caring, secure environment that promotes hospitality and dignity while maintaining an independent quality of life.

**Levels of care:** Apartments, Personal.

**Morning Pointe of Frankfort** (502) 226-5888  
 68 C. MICHAEL DAVENPORT BLVD., FRANKFORT 40601  
[www.morningpointe.com/frankfort](http://www.morningpointe.com/frankfort)  
**Levels of care:** Personal.

**Morning Pointe of Lexington - East** (859) 721-0350  
 150 SHORESIDE DRIVE, LEXINGTON 40515  
[www.morningpointe.com](http://www.morningpointe.com)  
**Levels of care:** Apartments, Personal.

**Morning Pointe of Richmond** (859) 626-5000  
 1400 GIBSON BAY DRIVE, RICHMOND 40475  
[www.morningpointe.com](http://www.morningpointe.com)  
**Levels of care:** Independent, Assisted, Personal, Respite.

**Sayre Christian Village - Friendship Towers** (859) 271-9001  
 580 GREENFIELD DRIVE, LEXINGTON 40517  
[www.sayrechristianvillage.org](http://www.sayrechristianvillage.org)

Providing quality service in a caring atmosphere, Sayre Christian Village offers a continuum of care for residents through its independent or assisted living apartments, long-term nursing and specialized memory care. Friendship Towers, the assisted living community at Sayre, offers assisted living services for those residents who need a little extra help with the activities of daily living. Specialized activities abound and are tailored to the variety of interest, talents and spiritual needs of the residents and patients. A not-for-profit and with over thirty years of service, Sayre Christian Village has built a reputation as a versatile,



thriving retirement community. It is located on a 26-acre campus in a quiet Lexington neighborhood, yet is only minutes away from shopping, restaurants and medical facilities.

**Levels of care:** Independent, Assisted.

**The following is a county-by-county listing of facilities.**

#### ANDERSON COUNTY

**Christian Care of Lancaster** (859) 792-6844

308 WEST MAPLE AVENUE, LANCASTER 40444

[www.cccoflanaster.com](http://www.cccoflanaster.com)

**Levels of care:** Skilled, Respite.

**Heritage Hall Health & Rehabilitation** (502) 839-7246

331 SOUTH MAIN STREET, LAWRENCEBURG 40342

[www.seniorcare-corp.com](http://www.seniorcare-corp.com)

**Levels of care:** Personal, Skilled, Respite.

**Hometown Manor of Lawrenceburg** (502) 859-3025

101 HAWKINS STREET, LAWRENCEBURG 40342

[www.hometownmanor.com](http://www.hometownmanor.com)

**Levels of care:** Assisted.

#### Sunset Hill

(502) 839-4835

1428 TYRONE ROAD, LAWRENCEBURG 40342

**Levels of care:** Personal.

#### BOURBON COUNTY

**Bourbon Hts. Nursing Home**

(859) 987-5750

2000 SOUTH MAIN ST., PARIS 40361

**Levels of care:** Independent, Personal, Skilled, Respite, Memory.

#### BOYLE COUNTY

**Case Family Care Home**

(859) 854-6603

145 KINNARD KELLY LN., JUNCTION CITY 40440

**Levels of care:** Personal.

**Charleston Assisted Living**

(859) 236-8906

203 BRUCE COURT, DANVILLE 40422

[www.charlestonhealthcarecenter.net](http://www.charlestonhealthcarecenter.net)

**Levels of care:** Assisted.

**Danville Center for Health & Rehabilitation**

(859) 236-3972

642 NORTH 3RD STREET, DANVILLE 40422

**Levels of care:** Skilled, Respite, Memory.



## THREE EXCEPTIONAL PROVIDERS

SHARING ONE COMMITMENT TO FAITH, CARE & FAMILY

**Bridgepointe**  
at Ashgrove Woods  
A Christian Care Community

5220 Grey Oak Lane | Nicholasville, KY 40356  
5 - 3000 | [BridgepointeAssistedCare.com](http://BridgepointeAssistedCare.com)

- Offering Assisted Senior Care and Memory Care
- The Best Friends™ Approach to Care
- A Continuum of Supportive Services
- Faith-Based Pastoral Care

**THE HOMEPLACE AT MIDWAY**  
A GREEN HOUSE® RESIDENCE  
A Christian Care Community

101 Sexton Way | Midway, KY 40347  
5 46-4663 | [TheHomeplaceAtMidway.com](http://TheHomeplaceAtMidway.com)

- Assisted Living, Memory Care and Skilled Nursing
- Kentucky's First Green House® Residence
- The Best Friends™ Approach to Care
- Unprecedented Dignity and Independence

**rt**  
Adult Day Program

5220 Grey Oak Lane | Nicholasville, KY 40356  
5 - 2226 | [BestFriendsAdultDay.org](http://BestFriendsAdultDay.org)  
Open Mon - Fri, 7:30 am - 5:30 pm

- The Birthplace of the Internationally Recognized Best Friends™ Approach to Alzheimer's and Dementia Care
- Dementia Specific Adult Day Services
- Engaging Activities, Breakfast, Lunch and Snacks
- Personal Care and Nursing Services




**Christian Care Communities**  
Since 1884

Christian Care Communities is Kentucky's largest faith-inspired non-profit provider of senior living services and long-term care.

find us on 

**Ephraim McDowell Regional Medical Center  
Transitional Care Unit** (859) 239-1000  
217 SOUTH 3RD STREET, DANVILLE 40422  
www.emhealth.org  
**Levels of care:** Skilled.

**Hall & Preston Family Care Home** (859) 854-6307  
122 EAST SHELBY, JUNCTION CITY 40440  
**Levels of care:** Personal.

**Henson Family Care Home** (859) 854-6295  
215 GRAFTON ST (P.O. BOX 219), JUNCTION CITY 40440  
**Levels of care:** Personal.

**McDowell Place  
of Danville** (859) 239-4663 or 1-877-402-4663  
1181 BEN ALI DRIVE, DANVILLE 40422  
www.emhealth.org/index.php/locations/mcdowellplace  
**Levels of care:** Independent, Assisted, Personal, Respite.

**Parkview Manor Assisted  
Living Community** (859) 236-1557  
1004 ARGYLL WOODS DRIVE, DANVILLE 40422  
www.pvmanor.com  
**Levels of care:** Assisted.

#### CLARK COUNTY

**Clark Regional Medical Center  
Transitional Care Unit** (859) 745-3500  
175 HOSPITAL WAY, WINCHESTER 40391  
**Levels of care:** Skilled.

**Fountain Circle (Signature)** (859) 744-1800  
200 GLENWAY DRIVE, WINCHESTER 40391  
**Levels of care:** Skilled.

**Rose Mary C. Brooks Place** (859) 745-4904  
200 ROSE MARY DRIVE, WINCHESTER 40391  
www.brooksplace.org  
**Levels of care:** Independent, Assisted.

#### ESTILL COUNTY

**Irvine Nursing and  
Rehabilitation Center** (606) 723-5153  
411 BERTHA WALLACE DRIVE, IRVINE 40336  
**Levels of care:** Personal, Skilled, Respite.

#### FAYETTE COUNTY

**Atwood Family Care Home** (859) 494-3620  
138 ST. PHILLIP DRIVE, LEXINGTON 40502  
**Levels of care:** Personal.

**Bluegrass Care &  
Rehab Center (Signature)** (859) 272-0608  
3576 PIMLICO PARKWAY, LEXINGTON 40517  
**Levels of care:** Skilled.

**The Breckenridge** (859) 543-0824  
2109 CORNERSTONE DRIVE, LEXINGTON 40509  
www.thebreckinridge.com  
**Levels of care:** Personal, Memory.

**Brookdale Richmond Place** (859) 317-2959  
3051 RIO DOSA DRIVE, LEXINGTON 40509  
www.brookdaleliving.com/richmond-place.aspx  
**Levels of care:** Independent, Personal, Skilled, Respite, Memory.

**Cambridge Place** (859) 252-6747  
2020 CAMBRIDGE DRIVE, LEXINGTON 40504  
**Levels of care:** Skilled.

**Cardinal Hill Rehabilitation Hospital** (859) 254-5701  
2050 VERSAILLES ROAD, LEXINGTON 40504  
**Levels of care:** Skilled.

**Central Kentucky Recovery Center** (859) 246-8600  
1350 BULL LEA ROAD, LEXINGTON 40502  
**Levels of care:** Personal.

**Hamburg Senior Residence** (859) 368-7640  
1601 VILLA MEDICI PASS, LEXINGTON 40509  
**Levels of care:** Independent.

**Hartland Hills** (859) 898-2159  
1005 TANBARK ROAD, LEXINGTON 40515  
www.holidaytouch.com/Our-Communities/hartland-hills.aspx  
**Levels of care:** Independent.

**Highgrove at Tates Creek** (859) 274-0013  
4251 SARON DRIVE, LEXINGTON 40515  
**Levels of care:** Independent, Assisted, Memory.

**Homestead Nursing Center** (859) 252-0871  
1608 VERSAILLES ROAD, LEXINGTON 40504  
**Levels of care:** Skilled, Personal.

**Homewood Residence at  
Richmond Place** (859) 269-6308  
3195 RIO DOSA DRIVE, LEXINGTON 40509  
**Levels of care:** Personal.

**Hometown Manor of Lexington** (859) 317-8439  
2141 EXECUTIVE DRIVE, LEXINGTON 40505  
www.hometownmanor.com  
**Levels of care:** Assisted, Respite.

**The Lafayette at Lexington  
Country Place** (859) 278-9080  
690 MASON HEADLEY ROAD, LEXINGTON 40504  
www.lafayettelexington.com  
**Levels of care:** Independent.

**The Lantern at Morning Pointe** (859) 309-4867  
225 RUCCIO WAY, LEXINGTON 40503  
www.morningpointe.com  
**Levels of care:** Personal, Memory.

**The Lantern at Morning Pointe - East** (859) 721-0350  
150 SHORESIDE DRIVE, LEXINGTON 40515  
www.morningpointe.com  
**Levels of care:** Personal, Memory.

**Legacy Home** (859) 967-3551  
938 DELAWARE AVENUE, LEXINGTON 40505  
www.legacyhomeministry.org/#home  
**Levels of care:** Independent.

**Legacy Reserve at Fritz Farm** (859) 286-5111  
2700 MAN O'WAR BLVD., LEXINGTON 40515  
www.legacyreserveky.com  
**Levels of care:** Independent, Personal, Memory.

**Lexington Country Place** (859) 259-3486  
700 MASON HEADLEY ROAD, LEXINGTON 40504  
www.lexingtoncountryplace.com  
**Levels of care:** Personal, Skilled, Memory.

**Liberty Ridge Senior Living Community** (859) 543-9449  
701 LIBERTY RIDGE LANE, LEXINGTON 40509  
www.libertyridge.com  
**Levels of care:** Independent, Assisted, Memory.

**Main Street Baptist Manor** ⑤ (859) 263-5153  
428 DARBY CREEK ROAD, LEXINGTON 40509  
**Levels of care:** Independent.

**Mayfair Manor** (859) 266-2126  
3300 TATES CREEK ROAD, LEXINGTON 40502  
**Levels of care:** Skilled.

**Mayfair Village** (859) 266-2129  
3310 TATES CREEK ROAD, LEXINGTON 40502  
www.mayfairseniors.com  
**Levels of care:** Independent, Personal.

**Morning Pointe** (859) 554-0060  
233 RUCCIO WAY, LEXINGTON 40503  
www.morningpointe.com  
**Levels of care:** Apartments, Personal.

**Morning Pointe of Lexington - East** (859) 721-0350  
150 SHORESIDE DRIVE, LEXINGTON 40515  
www.morningpointe.com  
**Levels of care:** Apartments, Personal.

**Northpointe-Lexington Health Care Center** (859) 272-2273  
1500 TRENT BOULEVARD, LEXINGTON 40515  
**Levels of care:** Skilled, Memory.

**Pine Meadows Health Care** (859) 254-2402  
1608 HILL RISE DRIVE, LEXINGTON 40504  
**Levels of care:** Skilled.

**Provision Living at Beaumont Centre** (859) 687-6587  
1165 MONARCH ST., LEXINGTON 40513  
www.provisionliving.com  
**Levels of care:** Personal, Memory.

**Richmond Place Health and Rehabilitation Center** (859) 469-6970  
2770 PALUMBO DRIVE, LEXINGTON 40509  
**Levels of care:** Skilled.

**Rose Manor Healthcare** (859) 299-4117  
3057 CLEVELAND ROAD, LEXINGTON 40516  
**Levels of care:** Skilled.

**Russell School Apartments** ⑤ (859) 368-0481  
211 WEST 5TH STREET, LEXINGTON 40508  
**Levels of care:** Independent.

**Sayre Christian Village - Friendship Towers** (859) 271-9001  
580 GREENFIELD DRIVE, LEXINGTON 40517  
www.sayrechristianvillage.org  
**Levels of care:** Independent, Assisted.

**Sayre Christian Village - Sayre Healthcare Center** (859) 271-9000  
3775 BELLEAU WOOD DRIVE, LEXINGTON 40517  
**Levels of care:** Skilled, Memory.

**Tanbark Rehab & Wellness Center** (859) 273-7377  
1121 TANBARK ROAD, LEXINGTON 40515  
**Levels of care:** Personal, Respite, Skilled.

**The Villa at Chevy Chase** (859) 266-0043  
319 DUKE ROAD, LEXINGTON 40502  
**Levels of care:** Personal.

**The Willows at Citation** (859) 277-0320  
1376 SILVER SPRINGS DRIVE, LEXINGTON 40511  
www.willowsatcitation.com  
**Levels of care:** Personal Care, Assisted, Skilled, Respite.

**The Willows at Hamburg** (859) 543-0337  
2531 OLD ROSEBUD RD., LEXINGTON 40509  
www.willowsathamburg.com  
**Levels of care:** Personal Care, Skilled, Respite, Memory.

#### FRANKLIN COUNTY

**Ashwood Place Retirement Living** (502) 223-5551  
102 LEONARDWOOD DR., FRANKFORT 40601  
www.ashwoodplace.com  
**Levels of care:** Independent, Respite.

**Bradford Square/Genesis Healthcare** (502) 875-5600  
1040 US 127 SOUTH, FRANKFORT 40601  
**Levels of care:** Skilled.

**Goia Family Care Home** (502) 227-3479  
1575 HARP PIKE ROAD, FRANKFORT 40601  
**Levels of care:** Personal.

**The Lantern at Morning Pointe/  
Alzheimer's Center** (502) 892-0315  
66 C. MICHAEL DAVENPORT BOULEVARD, FRANKFORT 40601  
[www.morningpointe.com/frankfort](http://www.morningpointe.com/frankfort)  
**Levels of care:** Personal, Memory.

**Morning Pointe of Frankfort** (502) 226-5888  
68 C. MICHAEL DAVENPORT BLVD., FRANKFORT 40601  
[www.morningpointe.com/frankfort](http://www.morningpointe.com/frankfort)  
**Levels of care:** Personal.

#### GARRAD COUNTY

**Baker (Joyce) Family Care Home** (859) 792-4494  
3951 HARMONS LICK RD, CRAB ORCHARD 40419  
**Levels of care:** Personal.

**Baker (Linda) Family Care Home** (859) 925-3059  
2389 DRIPPING SPRINGS RD, CRAB ORCHARD 40419  
**Levels of care:** Personal.

**Christian Care Center of Lancaster** (859) 792-6844  
308 WEST MAPLE AVENUE, LANCASTER 40444  
[www.cccoflanaster.com](http://www.cccoflanaster.com)  
**Levels of care:** Skilled, Respite.

**Jordan Family Care Home** (859) 925-4047  
2432 NARROW GAP RD, CRAB ORCHARD 40419  
**Levels of care:** Personal.

**Ledford Family Care Home** (859) 792-1695  
3395 HARMONS LICK RD, CRAB ORCHARD 40419  
**Levels of care:** Personal.

**Sims Family Care Home** (606) 355-7552  
1875 HIGHWAY 39 SOUTH, CRAB ORCHARD 40419  
**Levels of care:** Personal.

**Stiles Family Care Home** (606) 792-1424  
3175 HARMONS LICK RD, CRAB ORCHARD 40419  
**Levels of care:** Personal.

#### HARRISON COUNTY

**Cedar Ridge Health Campus** (859) 234-2702  
1217 US HWY 62 E., CYNTHIANA 41031  
[www.cedarridgehs.com](http://www.cedarridgehs.com)  
**Levels of care:** Independent, Assisted, Personal, Skilled, Memory.

**Edgemont Manor** (859) 234-4595  
323 WEBSTER AVE., CYNTHIANA 41031  
**Levels of care:** Skilled.

**Grand Haven Nursing Home** (859) 234-2050  
105 RODGERS PARK DRIVE, CYNTHIANA 41031  
**Levels of care:** Skilled.

**Parkside Manor** (859) 234-4430  
317 ODDVILLE PIKE, CYNTHIANA 41031  
**Levels of care:** Personal.

**Shady Lawn Home** (859) 234-2606  
108 SOUTH MILLER STREET, CYNTHIANA 41031  
**Levels of care:** Personal.

#### JESSAMINE COUNTY

**Bridgepointe at Ashgrove Woods** (859) 885-3000  
5220 GREY OAK LANE, NICHOLASVILLE 40356  
[www.BridgepointeAssistedCare.com](http://www.BridgepointeAssistedCare.com)  
**Levels of care:** Personal, Memory.

**Rose Terrace Lodge** (859) 885-3821  
401 NORTH SECOND STREET, NICHOLASVILLE 40356  
**Levels of care:** Personal.

**Diversicare of Nicholasville** (859) 885-4171  
100 SPARKS AVENUE, NICHOLASVILLE 40356  
**Levels of care:** Personal, Skilled.

**Thompson-Hood Veterans  
Home** 1-800-928-4838 or (859) 858-2814, ext. 349  
100 VETERANS DRIVE, WILMORE 40390  
[www.thvc.ky.gov](http://www.thvc.ky.gov)  
**Levels of care:** Skilled.

**U.S. Department of Agriculture  
Wesley Village** (859) 858-3865  
1125 LEXINGTON ROAD, WILMORE 40390  
[www.wvillage.org](http://www.wvillage.org)  
**Levels of care:** Independent, Assisted, Personal, Skilled, Memory.

#### LINCOLN COUNTY

**Golden Living - Stanford** (606) 365-2141  
105 HARMON HEIGHTS, STANFORD 40484  
**Levels of care:** Skilled, Memory.

**Lewis Family Care Home** (606) 365-7991  
775 TOLLEY ROAD, WAYNESBURG 40489  
**Levels of care:** Personal.

**Waynesburg Manor** (606) 379-2614  
765 HIGHWAY 3276, PO BOX 68, WAYNESBURG 40489  
**Levels of care:** Personal, Skilled.

#### MADISON COUNTY

**Arcadian Cove** (859) 624-0022  
THE PAVILLION AT GOLDEN LEAF, 532 CADY DR., RICHMOND 40475  
[www.arcadiancove.net](http://www.arcadiancove.net)  
**Levels of care:** Independent, Assisted.



### ☛ Phone tips for seniors:

- Start a buddy system. You and a friend or relative can set a special time when you call each other every day. It's an easy way to keep track of each other.
- People who live alone, especially women, can list only first and middle initials in the telephone directory to avoid calls from people making harassing calls.
- Use answering machines to keep potential burglars guessing about who's home and who's not. Women living alone may ask a male friend or relative to make the recording using your telephone number only.

### Stop telephone scams

by keeping these tips in mind:

- Hang up if a telemarketer calls before 8 A.M. or after 9 P.M.
- If you suspect a scam, call the State Attorney General. If you have been the victim of a scam, call the National Fraud Information Center at: **232-6330 or 1-800-876-7060.**
- Resist high pressure sales. True businesses will respect the word "no."
- If you tell the seller not to call back and he does, hang up. That's against the law!
- Be sure to get written information before you commit to anything.

### When you're out:

- Make sure someone knows where you're going and when you expect to return.
- Carry change for emergency telephone and transportation use.
- Carry a shriek alarm.
- When using a bus or other public transportation, sit as near the driver as possible.

*Sources: Federal Trade Commission, Bellsouth,  
Senior Citizens Against Crime*

#### **Berea Health Care Center (859) 986-4710**

601 RICHMOND ROAD, BERA 40403

**Levels of care:** Skilled, Respite.

#### **Carter Family Care Home (859) 986-9201**

407 CENTER ST, BERA 40403

**Levels of care:** Personal.

#### **Kenwood Health and Rehabilitation Center (859) 623-9472**

130 MEADOWLARK DRIVE, RICHMOND 40475

**Levels of care:** Independent, Assisted, Personal, Skilled.

#### **Madison Health and Rehabilitation (859) 623-3564**

131 MEADOWLARK DRIVE, RICHMOND 40475

**Levels of care:** Skilled.

#### **McCready Manor (859) 625-1400**

300 STOCKER DRIVE, RICHMOND 40475

[www.standrewsplace.org](http://www.standrewsplace.org)

**Levels of care:** Assisted.

#### **Morning Pointe of Richmond (859) 626-5000**

1400 GIBSON BAY DRIVE, RICHMOND 40475

[www.morningpointe.com](http://www.morningpointe.com)

**Levels of care:** Independent, Assisted, Personal, Respite.

#### **St. Andrews Place Retirement Comm. (859) 625-1400**

300 STOCKER DRIVE, RICHMOND 40475

[www.standrewsplace.org](http://www.standrewsplace.org)

**Levels of care:** Independent.

#### **The Terrace Nursing and Rehabilitation Facility (859) 228-0551**

1043 BROOKLYN BOULEVARD, BERA 40403

**Levels of care:** Independent, Skilled.

#### **Telford Terrace (859) 626-5200**

1025 ROBERT L. TELFORD DRIVE, RICHMOND 40475

**Levels of care:** Personal, Skilled, Respite, Memory.

### MERCER COUNTY

#### **The Harrods at Great Meadow Retirement Community (859) 734-9771**

200 CONOVER DRIVE, HARRODSBURG 40330

**Levels of care:** Independent, Assisted.

#### **Harrodsburg Nursing and Rehabilitation (859) 734-7791**

853 LEXINGTON ROAD, HARRODSBURG 40330

**Levels of care:** Assisted, Skilled, Respite, Memory.

#### **Humfleet Family Care Home (859) 734-9672**

325 ADAMS LANE, HARRODSBURG 40330

**Levels of care:** Personal.

**James B. Haggin Memorial Hospital -  
Extended Care** (859) 734-5441  
464 LINDEN AVENUE, HARRODSBURG 40330  
**Levels of care:** Assisted, Skilled, Respite.

#### NICHOLAS COUNTY

**Johnson Mathers Nursing Home** (859) 289-3492  
2323 CONCRETE ROAD, CARLISLE 40311  
**Levels of care:** Skilled, Respite, Memory.

#### POWELL COUNTY

**Stanton Nursing &  
Rehabilitation Center** (606) 663-2846  
31 DERICKSON LANE, STANTON 40380  
**Levels of care:** Skilled.

#### SCOTT COUNTY

**Dover Manor** (502) 863-9529  
112 DOVER DRIVE, GEORGETOWN 40324  
**Levels of care:** Personal, Skilled, Respite.

**Hometown Manor  
Assisted Living Community** (502) 570-9700  
523 EAST WASHINGTON STREET, GEORGETOWN 40324  
www.hometownmanor.com  
**Levels of care:** Assisted, Respite.

**Signature Health Care of Georgetown** (502) 863-3696  
102 POCAHONTAS TRAIL, GEORGETOWN 40324  
www.shcofgeorgetown.com  
**Levels of care:** Skilled, Respite.

**Windsor Gardens of Georgetown** (502) 570-0540  
100 WINDSOR PATH, GEORGETOWN 40324  
www.windsorgardens.com  
**Levels of care:** Independent, Assisted.

#### WOODFORD COUNTY

**Daisy Hill Senior Living Community** (859) 753-2000  
1001 CROSSFIELD DRIVE, VERSAILLES 40383  
www.daisyhillseniorliving.com  
**Levels of care:** Independent, Assisted, Personal, Respite.

**The Homeplace at Midway** (859) 846-4663  
101 SEXTON WAY, MIDWAY 40347  
www.TheHomeplaceAtMidway.com  
**Levels of care:** Assisted, Memory, Skilled.

**Taylor Manor Nursing Home** (859) 873-4201  
300 BERRY AVENUE, VERSAILLES 40383  
**Levels of care:** Personal, Skilled, Respite.

## Transient Crimes and Elder Fraud What *You* Need to Know

Most crimes committed against older adults are “transient crimes”, many involving home repairs or diversions where a person requests to come into the home to use the bathroom, ask for a drink of water, or to “check out” an unreported problem.

### Older adults are especially vulnerable to be victims of transient crimes because:

- ☞ They live alone and are eager to socialize.
- ☞ They know that they can't make needed repairs and fear losing independence, thinking that family members will believe that they are unable to maintain their own home.
- ☞ They are eager to please and be helpful.
- ☞ They have money at home and in the bank.
- ☞ They may have declining eyesight, hearing or memory which hinders understanding and identification for prosecution.
- ☞ They may be more susceptible to intimidation and influence.

### BE AWARE

- No matter how good it sounds, you really can't get something for nothing or get a “deal” that's too good to pass up.
- Do not allow ANY stranger into your home. No exceptions. Bathrooms and water are usually just a few short blocks away – a stranger does not need yours.
- All gas, water, electric and cable workers have ID badges and would never ask to “check your system” to gain entry, offer to “correct” a problem or a cash refund.
- Do not sign any contract or use any service offered by a person that approaches you cold by phone or especially “door to door.”
- Get all work contracts in writing with firm quotes and detailed description of the work to be performed, wait at least three days until the work begins and if you have any questions at all, talk it over with someone you trust.

The most common transient crimes are driveway sealing (small amount leftover from another job), roof sealing, brick or mortar repair, shingle replacement, painting, landscaping, power washing and exterminating. The most common forms of fraud are use of bogus or diluted material, excess empty containers presented to exaggerate the amount of material used, the finding of non-existent “damage”, failure to perform work and extortion for higher payment after the job is completed.

*Don't be afraid to call if you suspect elder fraud. The police want to help catch those who prey on the elderly.*

## Call Your Local Police Department

Source: Cincinnati Police Department

# Subsidized Senior Housing

## ANDERSON COUNTY

### Kentucky Housing

**Corporation** ⑤ (502) 564-7630 or 1-800-633-8896

1231 LOUISVILLE ROAD, FRANKFORT 40601

www.kyhousing.org

HOUSING CHOICE VOUCHER

SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368

www.kyhousing.org/page.aspx?id=599

### U.S. Department of Agriculture Rural

**Development Office** ⑤ (859) 224-7300 (option 2)

771 CORPORATE DR., #1200, LEXINGTON 40503

www.rurdev.usda.gov

## BOURBON COUNTY

**Bourbon Manor Apartments** ⑤ (502) 491-2422

#2 BANK ROW, PARIS 40361

Levels of care: Independent.

**Paris Housing Authority** ⑤ (859) 987-2575

2 HORTON DRIVE, PARIS 40361

www.paris.ky.gov

### U.S. Department of Agriculture Rural

**Development Office** ⑤ (859) 224-7300 (option 2)

771 CORPORATE DR., #1200, LEXINGTON 40503

www.rurdev.usda.gov

**Newtown Apartments** ⑤ (859) 987-2575

1401 HIGH STREET, PARIS 40361

www.paris.ky.gov

Levels of care: Independent.

**Pittenger Apartments** ⑤ (859) 987-2575

1201 VINE STREET, PARIS 40361

Levels of care: Independent.

**Rucker Village Apartments** ⑤ (859) 987-4502

201 KELLY STREET, PARIS 40361

Levels of care: Independent.

**Williamsburg Terrace Apartments** ⑤ (859) 987-6209

101 WILLIAMSBURG TERRACE, PARIS 40361

Levels of care: Independent.

## BOYLE COUNTY

### Housing Authority

**of Danville** ⑤ (859) 236-6116 or (859) 236-6126

102 MCINTYRE CIRCLE, DANVILLE 40422

www.danvillehousingagency.com

**Northtown Senior Apartments** ⑤ (859) 854-9253

4245 HUSTONVILLE ROAD, JUNCTION CITY 40422

Levels of care: Independent.

### U.S. Department of Agriculture Rural

**Development Office** ⑤ (859) 224-7300 (option 2)

771 CORPORATE DR., #1200, LEXINGTON 40503

www.rurdev.usda.gov

**Housing Authority of Winchester** ⑤ (859) 744-2960

200 CANEWOOD DRIVE, WINCHESTER 40392

## CLARK COUNTY

**Beverly P. White Towers** ⑤ (859) 744-0521

4 NORTH MAPLE STREET, WINCHESTER 40391

Levels of care: Independent.

**Brown Proctor Apartments** ⑤ (859) 744-0323

108 SOUTH MAIN STREET, WINCHESTER 40391

Levels of care: Independent.

**Cambridge Square Apartments** ⑤ (859) 744-9655

300 C.G. STEPHENSON DRIVE, WINCHESTER 40391

Levels of care: Independent.

### Kentucky Housing

**Corporation** ⑤ (502) 564-7630 or 1-800-633-8896

1231 LOUISVILLE ROAD, FRANKFORT 40601

www.kyhousing.org

HOUSING CHOICE VOUCHER SECTION 8 PROGRAM 1-877-552-7368

www.kyhousing.org/page.aspx?id=599

**Phoenix House Apartments** ⑤ (859) 745-6515

50 NORTH MAIN STREET, WINCHESTER 40391

Levels of care: Independent.

### U.S. Department of Agriculture Rural

**Development Office** ⑤ (859) 224-7300 (option 2)

771 CORPORATE DR., #1200, LEXINGTON 40503

www.rurdev.usda.gov

**Westwood Apartments** ⑤ (859) 745-2808

900 WESTWOOD DRIVE, WINCHESTER 40391

Levels of care: Independent.

## ESTILL COUNTY

### Housing Authority

**of Irvine** ⑤ (606) 723-3116 or 1-800-648-6056

285 MOUNTAIN CREST ROAD, IRVINE 40336

**Irvine School Apartments** ⑤ (606) 723-0288

229 BROADWAY, IRVINE 40336

Levels of care: Independent.

### Kentucky Housing

**Corporation** ⑤ (502) 564-7630 or 1-800-633-8896

1231 LOUISVILLE ROAD, FRANKFORT 40601

www.kyhousing.org

HOUSING CHOICE VOUCHER SECTION 8 PROGRAM (606) 743-7028

www.kyhousing.org/page.aspx?id=599

**Northwood Apartments** ⑤ (606) 723-2087  
1100 WINCHESTER ROAD, IRVINE 40336  
**Levels of care:** Independent.

**U.S. Department of Agriculture Rural Development Office** ⑤ (859) 224-7300 (option 2)  
771 CORPORATE DR., #1200, LEXINGTON 40503  
www.rurdev.usda.gov

#### FAYETTE COUNTY

**Ashland Terrace** ⑤ (859) 266-2581  
475 SOUTH ASHLAND AVENUE, LEXINGTON 40502  
www.ashlandterrace.org  
**Levels of care:** Independent.

**Ballard-Griffith Towers** ⑤ (859) 281-5053  
650 TOWER PLAZA, LEXINGTON 40508  
**Levels of care:** Independent.

**Briarwood** ⑤ (859) 272-3421  
1349 CENTRE PARKWAY, LEXINGTON 40502  
www.briarwoodlexington.com  
**Levels of care:** Independent.

**Central Christian Church Apts.** ⑤ (859) 252-3671  
249 EAST SHORT STREET, LEXINGTON 40507  
**Levels of care:** Independent.

**Christ Church Apartments** ⑤ (859) 254-7762  
137 ROSE STREET, LEXINGTON 40507  
**Levels of care:** Independent.

**Christian Towers** ⑤ (859) 253-3625  
1511 VERSAILLES ROAD, LEXINGTON 40504  
**Levels of care:** Independent.

**Elm Tree Lane Apartments** ⑤ (859) 253-3856  
302 ELM TREE LN., LEXINGTON 40507  
**Levels of care:** Independent.

**Emerson Center** ⑤ (859) 278-0526  
2050 GARDEN SPRINGS DRIVE, LEXINGTON 40504  
**Levels of care:** Independent.

**ETL Apartments** ⑤ (859) 253-3859  
301 E. SECOND STREET, LEXINGTON 40508  
**Levels of care:** Independent.

**Ferrill Square Apartments** ⑤ (859) 389-9784  
471 PRICE ROAD, LEXINGTON 40508  
**Levels of care:** Independent.

**Lexington Housing Authority** ⑤ (859) 281-5060  
300 WEST NEW CIRCLE ROAD, LEXINGTON 40505  
www.lexha.org

**Liberty Commons** ⑤ (859) 264-8055  
2101 CORNERSTONE PLACE, LEXINGTON 40509  
**Levels of care:** Independent.

**Malabu Manor** ⑤ (859) 278-5111  
137 MALABU DRIVE, LEXINGTON 40503  
**Levels of care:** Independent.

**Sayre Christian Village - Baunta Apartments** ⑤ (859) 271-9001  
3816 CAMELOT DRIVE, LEXINGTON 40517  
www.sayrechristianvillage.org  
**Levels of care:** Independent.

**Sayre Christian Village - Forest View Apartments** ⑤ (859) 271-9001  
3824 CAMELOT DRIVE, LEXINGTON 40517  
www.sayrechristianvillage.org  
**Levels of care:** Independent.

**Trent Village** ⑤ (859) 286-7670  
1393 TRENT BLVD., LEXINGTON 40517  
**Levels of care:** Independent.

#### FRANKLIN COUNTY

**Cottages of Frankfort, Senior Apartment Homes** ⑤ (502) 875-4000  
871 CARDWELL LANE, FRANKFORT 40601  
**Levels of care:** Independent.

**Emily Apartments** ⑤ (502) 695-2338  
325 BRIGHTON PARK BOULEVARD, FRANKFORT 40601  
www.winterwoodonline.com  
**Levels of care:** Independent.

**Frankfort Housing Authority** ⑤ (502) 223-2148  
590 WALTER TODD DRIVE, FRANKFORT 40601

**King's Daughters Apartments** ⑤ (502) 223-2141  
220 HANNA PLACE, FRANKFORT 40601  
**Levels of care:** Independent.

**U.S. Department of Agriculture Rural Development Office** ⑤ (502) 633-3294  
SHELBYVILLE SERVICE CTR., 63 BREIGHTON BLVD, SHELBYVILLE 40065  
www.rurdev.usda.gov

#### GARRAD COUNTY

**Kentucky Housing Corporation** ⑤ (502) 564-7630 or 1-800-633-8896  
1231 LOUISVILLE ROAD, FRANKFORT 40601  
www.kyhousing.org  
HOUSING CHOICE VOUCHER  
SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368  
www.kyhousing.org/page.aspx?id=599

**Lancaster Housing Authority** ⑤ 859-792-3813  
109 KINNAIRD AVENUE, LANCASTER 40444



**HARRISON COUNTY****Belmont Senior Apartments** ☎ (859) 234-4511

200 HAMPTON COURT, CYNTHIANA 41031  
[www.winterwoodonline.com](http://www.winterwoodonline.com)

**Levels of care:** Independent.

**Cynthiana Housing Authority** ☎ (859) 234-5388

148 FEDERAL STREET, CYNTHIANA 41031  
 MAILING ADDRESS: P.O. BOX 351, CYNTHIANA 41031

**Harrison House** ☎ (859) 234-6565

102 NORTH MAIN STREET, CYNTHIANA 41031  
**Levels of care:** Independent.

**U.S. Department of Agriculture Rural Development Office** ☎ (859) 824-7171 (option 4)

486 HELTON STREET, WILLIAMSTOWN 41097  
[www.rurdev.usda.gov](http://www.rurdev.usda.gov)

**JESSAMINE COUNTY****Beacon Apartments** ☎ (859) 887-4144

256 BLUEBERRY LANE, NICHOLASVILLE 40356  
**Levels of care:** Independent.

**Creekside Senior Apartments** ☎ (859) 881-0592

407 NORTH 2ND STREET, NICHOLASVILLE 40356  
**Levels of care:** Independent.

**Edgewood Village Apartments** ☎ (859) 885-3264

115 SOUTHVIEW DRIVE, NICHOLASVILLE 40356  
**Levels of care:** Independent.

**Elmwood Apartments** ☎ (859) 885-4724

400 ELMWOOD COURT, NICHOLASVILLE 40356  
**Levels of care:** Independent.

**Kentucky Housing Corporation** ☎ (502) 564-7630 or 1-800-633-8896

1231 LOUISVILLE ROAD, FRANKFORT 40601  
[www.kyhousing.org](http://www.kyhousing.org)  
 HOUSING CHOICE VOUCHER  
 SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368  
[www.kyhousing.org/page.aspx?id=599](http://www.kyhousing.org/page.aspx?id=599)

**Nicholasville Housing Authority** ☎ (859) 885-4324

601 BROADWAY, NICHOLASVILLE 40356

**Rural Development Office** ☎ (859) 881-4469

31 WICHITA DRIVE, NICHOLASVILLE 40356  
[www.rurdev.usda.gov](http://www.rurdev.usda.gov)

**LINCOLN COUNTY****Housing Authority of Stanford** ☎ (606) 365-7874

100 LACY STREET, STANFORD 40484

**Kentucky Housing****Corporation** ☎ (502) 564-7630 or 1-800-633-8896

1231 LOUISVILLE ROAD, FRANKFORT 40601

[www.kyhousing.org](http://www.kyhousing.org)

HOUSING CHOICE VOUCHER

SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368

[www.kyhousing.org/page.aspx?id=599](http://www.kyhousing.org/page.aspx?id=599)

**Hustonville Elderly Apartments** ☎ (606) 346-2170

9600 MAIN STREET, HUSTONVILLE 40437

**Levels of care:** Independent.

**Orchard Commons** ☎ (606) 355-7405

1307 WALNUT ST., CRAB ORCHARD 40419

**Levels of care:** Independent.

**Shea Villa Apartments** ☎ (606) 365-1124

121 SHEA VILLA COURT, STANFORD 40484

**Levels of care:** Independent.

**U.S. Department of Agriculture Rural Development Office** ☎ (606) 365-2588

102 METKER TRL., STANFORD 40484

[www.rurdev.usda.gov](http://www.rurdev.usda.gov)

**MADISON COUNTY****Berea Housing Authority** ☎ (859) 986-4436

110 ORCHARD STREET, BERA 4043

**Madison Tower** ☎ (865) 824-7216

225 NORTH MADISON AVENUE, RICHMOND 40475

**Levels of care:** Independent.

**Richmond Housing Authority** ☎ (859) 623-5968

502 ELLIS COURT, RICHMOND 40475

MAILING ADDRESS: P.O. BOX 786, RICHMOND, KY 40476-0786

**Richmond Green Apartments** ☎ (859) 624-4006

108 RICHMOND GREEN DRIVE, RICHMOND 40475

**Levels of care:** Independent.

**Richmond Manor Apartments** ☎ (859) 624-9410

745 NORTH 3RD STREET, RICHMOND 40475

**Levels of care:** Independent.

**Silver Creek Apartments II** ☎ (859) 986-7765

100 MIRACLE DRIVE, BERA 40403

**Levels of care:** Independent.

**U.S. Department of Agriculture Rural Development Office** ☎ (859) 624-1980

RICHMOND SERVICE CENTER

1024 IVAL JAMES BLVD., RICHMOND 40475

[www.rurdev.usda.gov](http://www.rurdev.usda.gov)

**MERCER COUNTY**

**Cardinal Meadows** ⑤ (859) 734-2483  
851 SOUTH COLLEGE STREET, HARRODSBURG 40330  
**Levels of care:** Independent.

**Housing Authority of Harrodsburg** ⑤ (859) 734-4447  
502 WEST OFFICE STREET, HARRODSBURG 40330

**Kentucky Housing Corporation** ⑤ (502) 564-7630 or 1-800-633-8896  
1231 LOUISVILLE ROAD, FRANKFORT 40601  
www.kyhousing.org

**U.S. Department of Agriculture Rural Development Office** ⑤ (859) 224-7300  
771 CORPORATE DR., STE. 200, LEXINGTON 40503  
www.rurdev.usda.gov

**NICHOLAS COUNTY**

**City View Apartments** ⑤ (859) 289-6644  
111 SCHOOL AVENUE, CARLISLE 40311  
**Levels of care:** Independent.

**Kentucky Housing Corporation** ⑤ (502) 564-7630 or 1-800-633-8896  
1231 LOUISVILLE ROAD, FRANKFORT 40601  
www.kyhousing.org  
HOUSING CHOICE VOUCHER  
SECTION 8 PROGRAM (606) 743-7028 or 1-800-743-7028  
www.kyhousing.org/page.aspx?id=599

**Shepherd Place** ⑤ (859) 244-2213  
639 DORSEY AVENUE, CARLISLE 40311  
**Levels of care:** Independent.

**U.S. Department of Agriculture Rural Development Office** ⑤ (606) 784-6447 (option 4)  
220 WEST FIRST STREET, MOREHEAD 40351  
www.rurdev.usda.gov

**POWELL COUNTY**

**Housing Authority of Stanton** ⑤ (606) 663-2625  
0 A STREET, STANTON 40380

**Kentucky Housing Corporation** ⑤ (502) 564-7630 or 1-800-633-8896  
1231 LOUISVILLE ROAD, FRANKFORT 40601  
www.kyhousing.org  
HOUSING CHOICE VOUCHER  
SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368  
www.kyhousing.org/page.aspx?id=599

**Stanton Place Apartments** ⑤ (606) 663-0489  
555 WEST RAILROAD STREET, STANTON 40380  
**Levels of care:** Independent.

**U.S. Department of Agriculture Rural Development Office** ⑤ (606) 784-6447 (option 4)  
220 WEST FIRST STREET, MOREHEAD 40351  
www.rurdev.usda.gov

**Vernon Manor Apartments** ⑤ (606) 663-4746  
100 WELLS STREET, CLAY CITY 40312  
**Levels of care:** Independent.

**SCOTT COUNTY**

**Cherry Tree Place, Ltd.** ⑤ (502) 863-9623  
520 EAST WASHINGTON STREET, GEORGETOWN 40324  
**Levels of care:** Independent.

**Elk River Senior Apartments** ⑤ (502) 570-9311  
101 RYKARA PATH, GEORGETOWN 40324  
**Levels of care:** Independent.

**Harmony Village Apartments** ⑤ (502) 863-1266  
150 CORNWALLIS DRIVE, GEORGETOWN 40324  
**Levels of care:** Independent.

**Housing Authority of Georgetown** ⑤ (502) 863-3773  
139 SCROGGIN PARK, GEORGETOWN 40324  
www.gtownha.org

**Kenton Apartments** ⑤ (502) 863-9638  
540 EAST WASHINGTON STREET, GEORGETOWN 40324  
**Levels of care:** Independent.

**Trinity Apartments** ⑤ (502) 868-0226  
400 TRINITY DRIVE, GEORGETOWN 40324  
**Levels of care:** Independent.

**U.S. Department of Agriculture Rural Development Office** ⑤ (859) 824-7171 (option 4)  
486 HELTON STREET, WILLIAMSTOWN 41097  
www.rurdev.usda.gov

**Windsor Place Apartments** ⑤ (502) 863-0654  
110 GREENBRIAR DRIVE, GEORGETOWN 40324  
**Levels of care:** Independent.

**WOODFORD COUNTY**

**Housing Authority of Versailles** ⑤ (859) 873-5351  
519 POPLAR STREET, VERSAILLES 40383  
Mailing Address: P.O. Box 1389, Versailles, KY 40383

**Kentucky Housing Corporation** ⑤ (502) 564-7630 or 1-800-633-8896  
1231 LOUISVILLE ROAD, FRANKFORT 40601  
www.kyhousing.org  
HOUSING CHOICE VOUCHER  
SECTION 8 PROGRAM (502) 564-9946 or 1-877-552-7368  
www.kyhousing.org/page.aspx?id=599

**Margaret Hall Manor** ⑤ (859) 873-3810  
 117 ELM STREET, VERSAILLES 40383  
**Levels of care:** Independent.

**Midway School Apartments** ⑤ (859) 846-4949  
 510 SOUTH WINTER STREET, MIDWAY 40347  
**Levels of care:** Independent.

**U.S. Department of Agriculture Rural Development Office** ⑤ (859) 224-7300  
 771 CORPORATE DR., STE. 200, LEXINGTON 40503  
[www.rurdev.usda.gov](http://www.rurdev.usda.gov)

## Home Repair & Maintenance

**Accessibility Work...**Includes home modifications such as handrails, guardrails, bathroom grab bars, wheelchair ramps to enable an older or disabled person to live safely at home.

**Chore Services...**Cleaning beyond normal homemaking. It includes heavy duty tasks such as floor or window washing, yard work and pest control and other types of home maintenance.



**Retrofitting...**Retrofitting a home is to modify it to include new items or improvements that enhance safety and lifestyle. Examples would be appliances that automatically shut off, installation of grab bars or shower seat, large size clock and home elevator or chair lift.

**Community-Wide Housing** (859) 258-3070  
 REHABILITATION PROGRAM, DIV. OF COMMUNITY DEVELOPMENT  
 200 EAST MAIN ST., LEXINGTON 40507  
[www.lfucg.com/communitydevelopment](http://www.lfucg.com/communitydevelopment)

Must own and live in your home in Fayette Co. and must meet income and asset guidelines. Provides up to \$38,000 for homeowners to correct code violations, make modifications related to the occupant's handicap, and make the home more energy efficient. For persons who are low income, there are no monthly payments. For persons who are moderate income, 20 yr. loans of 0%, 1% and 2% are available.

**Division of Building Inspection** (859) 258-3770  
 DEPARTMENT OF PUBLIC WORKS AND DEVELOPMENT  
 101 EAST VINE ST., LEXINGTON 40507  
[www.lexingtonky.gov](http://www.lexingtonky.gov)

Call If you are planning to build an addition or remodel your home. For counties outside Fayette contact your local government number

**Handyman Connection** (859) 276-1811 or 1-800-88-HANDY  
 1910 HARRODSBURG ROAD, SUITE 203, LEXINGTON 40503  
[www.handymanconnection.com](http://www.handymanconnection.com)

**Repair Affair** (859) 276-3503  
 2250 REGENCY RD., LEXINGTON 40503  
[www.lbar.com](http://www.lbar.com)  
 Emergency home repair for seniors and construction of ramps.

**Universal Design Group** (859) 273-9235  
 4497 CRAWLEY LN., LEXINGTON 40515

■ **WEATHERIZATION PROGRAMS**  
**Lexington Community Action Council** (859) 233-4600  
 7010 W. HIGH ST., LEXINGTON 40508  
[www.communityactionky.org](http://www.communityactionky.org)

**Community Action Kentucky** (502) 875-5863  
 WEATHERIZATION PROGRAM 1-800-456-6571  
 101 BURCH CT., FRANKFORT 40601  
[www.kaca.org](http://www.kaca.org)

Energy audits conducted to locate areas where energy can be conserved. Repairs may include caulking, weather- stripping, minor wall and roof repair, insulating attics and floors and repairing or replacing heating systems. Seniors get special priority. Must be at or below 200% of federal poverty guidelines. See *Community Action Agencies* on Page 33.

### ERRAND AND OTHER SERVICES

**Get Organized** (859) 619-4564

## Skilled Nursing Facilities/Nursing Homes

### **Nursing facilities are not necessarily the “last step” for patients...**

If someone requires constant supervision or there is no one to provide care at home, nursing facilities can provide rehabilitation care, long term care, or maybe temporary respite care. There are assisted living facility alternatives to nursing facility care. There are also home- and community-based alternatives, such as Medicaid waiver programs. A person does not necessarily need to move into a nursing facility simply because he or she is having health problems or can't manage to live independently at home. Options depend upon the duration and type of services required as well as the level of care that one can afford.

The majority of nursing facilities are owned and operated by for-profit corporations. Some facilities are operated by a governmental unit, such as the county or state; a philanthropic or non-profit organization, such as a church or religious organization; or by families. Philanthropic nursing facilities are not necessarily less expensive than for-profit nursing facilities. Many facilities have waiting lists.

Family members may feel frustrated or guilty about not being able to personally care for a parent or other close older adult. Nursing facility social workers, other health care professionals, religious leaders, and the Long Term Care Ombudsman can provide helpful perspectives.

### **If Nursing Home Placement is the Appropriate**

**Option.** . . To make the transition most effectively, a prospective resident, the family, and physician must be involved in the decision-making process.

- Encourage as much independent decision-making as possible by the prospective resident.
- Move as many personal effects as possible into the room to foster familiarity and comfort.
- Assure the person that a family member is always reachable by phone.

### **GRIEVANCE RESOURCES**

**Nursing Home Ombudsman Agency of the Bluegrass** (859) 277-9215, or 1-877-787-0077

1530 NICHOLASVILLE RD., LEXINGTON 40503

[www.ombuddy.org](http://www.ombuddy.org)

Independent agency looking after the interests of long term care residents, with advocates assigned to each nursing home in the 17-county area. Office has information available at no cost, covering a wide range of subjects—from evaluating a nursing facility to getting good care once you are admitted. Call for placement counseling or information on any topic related to care in nursing, personal care, and family care homes.

### **FINANCIAL AND LEGAL PRE-PLANNING**

There are many complex financial and legal decisions to be made for nursing home placement, and pre-planning is critical. Annual nursing home costs average \$70,000. Families usually begin paying for nursing home care from savings. Medicare coverage of nursing home care is extremely limited. Most people deplete their savings and rely on government-funded Medicaid to supplement their monthly income and help cover the costs.

### **Requirements for Medicaid Coverage**

- A resident's total gross monthly income from any and all sources must be less than the monthly Medicaid reimbursement amount to the nursing home.
- A resident's countable assets cannot exceed \$2,000.
- A spouse living in the community may keep the couple's home; 50% of joint resources (but no less than \$22,728 and no more than \$113,640); and up to a minimum of \$1,892 or a maximum of \$2,841 of the couple's combined monthly income.

Some nursing homes do not provide care for residents who rely on Medicaid. Many that do, have limitations on the number of Medicaid beds they provide and, therefore, have waiting lists.

### **QUESTIONS TO ASK**

- ✓ What personal items may be retained to provide a satisfactory level of familiarity and comfort?
- ✓ Are Medicaid beds available? If not, how long is the waiting period?
- ✓ Are location and visiting times convenient for family and friends?
- ✓ Does the facility provide the skilled services you need?
- ✓ How are the costs calculated, including single vs. double occupancy, laundry, therapy, activities, special diets, medical supplies, telephone and television?
- ✓ Can roommates be changed easily if requested?
- ✓ Is the facility Medicare/Medicaid certified?
- ✓ Does the facility have planned group activities such as bingo, pet therapy, outside trips, celebrations, etc.?
- ✓ What happens if your money runs out and you rely on Medicaid for payment?
- ✓ What is your first impression about the odor, cleanliness, decor and atmosphere?



- ☒ Do residents appear to enjoy the staff and do staff members know the residents by name?
- ☒ Is staff responsive to your and your loved one's requests?
- ☒ Are residents mostly well groomed and out of bed?
- ☒ Is the philosophical or religious orientation of the facility compatible with yours?
- ☒ What is the number of staff compared to the number of patients?

### TYPES OF LONG TERM CARE FACILITIES

#### Nursing Home, Skilled Nursing Facility or Health Care Center

A 24-hour nursing care and rehabilitation center that meets federal regulations for Medicare and/or Medicaid. Care is supervised by a nurse under the direction of a physician medical director. Includes pharmaceutical, dietary and activities services. All reports are available for public inspection. Reports list deficiencies or corrections.

#### Certified Nursing Facility

Meets federal laws and regulations for Medicare and/or Medicaid (skilled nursing). All certification reports must be available for public inspection. Reports will list any deficiencies or corrections needed.

#### Sub-acute Care

Is when a patient requires extensive nursing but not direct physician care. Patients do not need the full range of hospital services but do need between four to seven hours of skilled nursing care and/or additional therapy services. Emphasis is on rehabilitation and stays typically do not last beyond a few months.

### MEDICARE COVERAGE

Medicare reimbursement is never guaranteed. Services listed are usually covered by Medicare. Members of Medicare HMOs must follow the plan's rules and use its providers and nursing homes only.

Applicable only in Medicare certified nursing facilities. Pays for the first 20 days and anything over \$157.50 per day for days 21–100 per benefit period if patient:

- Has been hospitalized for at least three days.
- Needs skilled nursing care for condition treated in hospital.
- Is admitted within 30 days of leaving hospital.
- Has doctor's authorization.
- Pays up to 210 days of hospice care for terminally ill.

**Medicare Helps Pay for:** (Providers must be Medicare certified.)

- Bed in semi-private room (two–four beds per room) and all meals including special diets.
- Necessary nursing services.
- Drugs, medical supplies, appliances and equipment (wheelchairs, crutches and braces).
- Medical social services.
- Doctor's services (if you have Part B coverage).

**Medicare Does Not Help Pay for:**

- Personal comfort or convenience items such as charges for phone, radio or television furnished at patient's request.
- Private duty nursing.
- Extra charges for use of a private room, unless patient needs it for medical reasons and ordered by a doctor.
- Doctor's services (unless you have Part B coverage).
- Ambulance transfers for routine medical care or lack of other transportation.
- Transport for a patient legally pronounced dead prior to ambulance call.

### MEDICAID COVERAGE

Applicable in Medicaid certified nursing facilities. Pays if local Human Services dept. decides nursing care is medically necessary and eligibility requirements are met.

**Medicaid Will Pay:** (Providers must be Medicaid certified.)

- Semi-private room, meals and diets prescribed by doctor.
- Skilled nursing.
- Drugs and medical supplies
- Some transport to and from hospital and nursing home.
- Laundry services.
- Physician ordered "restorative" services such as physical, occupational, hearing and speech therapy and diagnostic evaluation visits.
- To hold a bed for 14 days for therapeutic visits or hospital stays. On the 15th day, patient must privately pay to hold bed or go back on the Medicaid waiting list.

**Medicaid Will Not Pay for:**

- Personal comfort or convenience items, unless medically necessary and ordered by the doctor.
- Private duty nursing.
- Non-essential or experimental services.
- Beauty/barber shop services.
- Rest home care or custodial care.
- Continued stay in a facility if the resident's level of care does not match the facility's certification level (if alternate placement available).
- Dry cleaning.
- Transportation costs to visit families and friends.

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